Article 122a of CRD2 retention of interest report for Progress 2012-1 Trust

Transaction Name: CRD2 Pool
Closing Date: Tuesday, 29th May 2012
Maturity Date: Friday, 11th December 2043
Payment Date:

Business Day for Payments: Determination Date & Ex-Interest Date:

Note

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 - 20</u>
Total and day	633 443 0C4 30	62 700 422 04
Total pool size:	\$32,112,964.30	\$2,700,423.84
Total Number Of Loans (UnConsolidated):	182 117	30
Total number of loans (consolidating split loans):	\$274,469.78	19 \$142,127.57
Average loan Size: Maximum loan size:	\$612,887.20	\$458,506.49
Total property value:	\$59,513,000.00	\$10,664,200.00
Number of Properties:	\$33,513,000.00 122	19
Average property value:	\$487,811.48	\$561,273.68
Average current LVR:	58.22%	28.30%
Average Term to Maturity (months):	293.07	178.89
Maximum Remaining Term to Maturity (months):	348.89	252.49
Weighted Average Seasoning (months):	35.48	125.66
Weighted Average Current LVR:	62.98%	54.08%
Weighted Average Term to Maturity (months):	309.21	223.18
% of pool with loans > \$500,000:	5.29%	0.00%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.96%	82.58%
% Fixed Rate Loans(Value):	26.00%	0.00%
% Interst Only loans (Value):	45.19%	0.14%
Weighted Average Coupon:	6.57%	4.27%
Investment Loans:	25.26%	25.70%
Outstanding Palance Distribution	Ć 0/ et lesue	lan. 20
Outstanding Balance Distribution ≤ \$0	<u>\$ % at Issue</u> 0.00%	<u>Jan - 20</u> -0.04%
≤ \$0 > \$0 and ≤ \$100,000	1.62%	-0.04% 5.10%
> \$100,000 and ≤ \$150,000	4.92%	4.61%
> \$150,000 and ≤ \$200,000	8.91%	12.60%
> \$200,000 and ≤ \$250,000	11.37%	25.27%
> \$250,000 and ≤ \$300,000	15.33%	9.65%
> \$300,000 and ≤ \$350,000	17.41%	11.67%
> \$350,000 and ≤ \$400,000	13.03%	14.16%
> \$400,000 and ≤ \$450,000	16.04%	0.00%
> \$450,000 and ≤ \$500,000	6.09%	16.98%
> \$500,000 and ≤ \$550,000	1.65%	0.00%
> \$550,000 and ≤ \$600,000	1.73%	0.00%
> \$600,000 and ≤ \$650,000	1.91%	0.00%
> \$650,000 and ≤ \$700,000	0.00%	0.00%
> \$700,000 and ≤ \$750,000	0.00%	0.00%
> \$700,000 and ≤ \$750,000 Total	0.00% 100.00%	100.00%
Total	100.00%	100.00%
Total Outstanding Balance LVR Distribution	100.00% \$ % at Issue	100.00% <u>Jan - 20</u>
Total Outstanding Balance LVR Distribution ≤ 0%	100.00% \$ % at Issue 0.00%	100.00% <u>Jan - 20</u> -0.04%
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25%	100.00% \$ % at Issue 0.00% 3.35%	100.00% Jan - 20 -0.04% 5.10%
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30%	100.00% \$ % at Issue 0.00% 3.35% 3.09%	100.00% Jan - 20 -0.04% 5.10% 4.61%
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35%	100.00% \$ % at Issue 0.00% 3.35% 3.09% 3.93%	100.00% Jan - 20 -0.04% 5.10% 4.61% 0.00%
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 30% and ≤ 40%	100.00% \$ % at Issue 0.00% 3.35% 3.09% 3.93% 1.90%	100.00% Jan - 20 -0.04% 5.10% 4.61% 0.00% 14.59%
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 45% > 40% and ≤ 45%	100.00% \$ % at Issue 0.00% 3.35% 3.09% 3.93% 1.90% 5.01%	100.00% Jan - 20
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 30% and ≤ 35% > 40% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50%	100.00% \$\frac{\\$\\$ \text{ at Issue}}{0.00\} 0.00\\ 3.35\\\ 3.09\\\ 3.93\\\ 1.90\\\ 5.01\\\ 6.59\\\	100.00% Jan - 20
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 35% and ≤ 45% > 40% and ≤ 45% > 45% and ≤ 55% > 50% and ≤ 55%	100.00% \$ % at Issue 0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56%	100.00% Jan - 20 -0.04% 5.10% 4.61% 0.00% 14.59% 15.85% 0.00% 19.09%
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60%	100.00% \$ % at Issue 0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56% 10.22%	100.00% Jan - 20 -0.04% 5.10% 4.61% 0.00% 14.59% 15.85% 0.00% 19.09% 0.00%
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65%	100.00% \$\frac{\\$\\$ \text{at Issue}}{0.00\} 0.00\\ 3.35\\\ 3.09\\\ 3.93\\\ 1.90\\\ 5.01\\\ 6.59\\\ 5.56\\\ 10.22\\\ 9.13\\\ 9.13\\\	100.00% Jan - 20 -0.04% 5.10% 4.61% 0.00% 14.59% 15.85% 0.00% 19.09% 0.00% 0.00%
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 55% and ≤ 50% > 50% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70%	100.00% \$ % at Issue 0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91%	100.00% Jan - 20
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 50% > 50% and ≤ 65% > 55% and ≤ 65% > 60% and ≤ 65% > 70% and ≤ 70% > 70% and ≤ 75%	100.00% \$ % at Issue 0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60%	100.00% Jan - 20 -0.04% 5.10% 4.61% 0.00% 14.59% 15.85% 0.00% 0.00% 0.00% 0.00% 19.09%
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 55% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80%	100.00% \$\frac{\\$\\$ at Issue}{0.00\%} 3.35\% 3.09\% 3.93\% 1.90\% 5.01\% 6.59\% 5.56\% 10.22\% 9.13\% 2.91\% 14.60\% 27.46\%	100.00% Jan - 20 -0.04% 5.10% 4.61% 0.00% 14.59% 15.85% 0.00% 0.00% 0.00% 0.00% 19.09% 0.00% 14.16%
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 75% > 70% and ≤ 75% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85%	100.00% \$ % at Issue 0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60% 27.46% 1.77%	100.00% Jan - 20
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 35% and ≤ 45% > 40% and ≤ 45% > 40% and ≤ 45% > 55% and ≤ 60% > 60% and ≤ 65% > 55% and ≤ 60% > 75% and ≤ 75% > 75% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 75% > 80% and ≤ 75% > 80% and ≤ 58% > 80% and ≤ 75% > 80% and ≤ 80% > 80% and ≤ 80% > 80% and ≤ 85%	100.00% \$ % at Issue 0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60% 27.46% 1.77% 4.47%	100.00% Jan - 20 -0.04% 5.10% 4.61% 0.00% 14.59% 15.85% 0.00% 19.09% 0.00% 9.65% 14.16% 0.00% 16.98% 0.00%
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 50% > 50% and ≤ 65% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 75% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 80% and ≤ 95%	100.00% \$\frac{\\$\\$ \text{at Issue}}{0.00\%} 3.35\% 3.09\% 3.93\% 1.90\% 5.01\% 6.59\% 5.56\% 10.22\% 9.13\% 2.91\% 14.60\% 27.46\% 1.77\% 4.47\% 0.00\%	100.00% Jan - 20 -0.04% 5.10% 4.61% 0.00% 14.59% 15.85% 0.00% 0.00% 0.00% 4.61% 0.00% 14.16% 0.00% 16.98% 0.00% 0.00%
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 35% and ≤ 45% > 40% and ≤ 45% > 40% and ≤ 45% > 55% and ≤ 60% > 60% and ≤ 65% > 55% and ≤ 60% > 75% and ≤ 75% > 75% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 75% > 80% and ≤ 75% > 80% and ≤ 58% > 80% and ≤ 75% > 80% and ≤ 80% > 80% and ≤ 80% > 80% and ≤ 85%	100.00% \$ % at Issue 0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60% 27.46% 1.77% 4.47%	100.00% Jan - 20 -0.04% 5.10% 4.61% 0.00% 14.59% 15.85% 0.00% 19.09% 0.00% 9.65% 14.16% 0.00% 16.98% 0.00%
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 50% > 50% and ≤ 65% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 75% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 80% and ≤ 95%	100.00% \$\frac{\\$\\$ \text{at Issue}}{0.00\%} 3.35\% 3.09\% 3.93\% 1.90\% 5.01\% 6.59\% 5.56\% 10.22\% 9.13\% 2.91\% 14.60\% 27.46\% 1.77\% 4.47\% 0.00\%	100.00% Jan - 20 -0.04% 5.10% 4.61% 0.00% 14.59% 15.85% 0.00% 0.00% 9.65% 14.16% 0.00% 16.98% 0.00% 0.00%
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 35% and ≤ 45% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 95% > 80% and ≤ 55% > 75% and ≤ 90% > 90% and ≤ 95% Total	100.00% \$ % at Issue 0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60% 27.46% 1.77% 4.47% 0.00% 100.00%	100.00% Jan - 20
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 55% > 70% and ≤ 75% > 70% and ≤ 75% > 70% and ≤ 70% > 70% and ≤ 75% > 70% and ≤ 90% > 80% and ≤ 85% > 85% and ≤ 80% > 80% and ≤ 95% Total	100.00% \$\frac{\\$\\$\ at Issue}{0.00\%} 0.00\% 3.35\% 3.09\% 3.93\% 1.90\% 5.01\% 6.59\% 5.56\% 10.22\% 9.13\% 2.91\% 14.60\% 27.46\% 1.77\% 4.47\% 0.00\% 100.00\%	100.00% Jan - 20
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 60% and ≤ 65% > 75% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 95% > 80% and ≤ 95% > 70% and ≤ 55% > 75% and ≤ 95% Total	100.00% \$\frac{\\$\\$\ at Issue}{0.00\%} 3.35\% 3.09\% 3.93\% 1.90\% 5.01\% 6.59\% 5.56\% 10.22\% 9.13\% 2.91\% 14.60\% 27.46\% 1.77\% 4.47\% 0.00\% 100.00\%	100.00% Jan - 20
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 50% > 60% and ≤ 65% > 65% and ≤ 67% > 70% and ≤ 75% > 75% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 85% > 85% and ≤ 90% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% Total Mortgage Insurance Genworth QBE Total	100.00% \$\frac{\\$\\$\ at Issue}{0.00\%} 0.00\% 3.35\% 3.09\% 3.93\% 1.90\% 5.01\% 6.59\% 5.56\% 10.22\% 9.13\% 2.91\% 14.60\% 27.46\% 1.77\% 4.47\% 0.00\% 100.00\% \$\frac{\\$\\$\ at Issue}{25.41\%} 8.95\% 34.36\%	100.00% Jan - 20
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 55% and ≤ 50% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis	\$\frac{\\$ \text{at Issue}}{0.00\%}\$ \$\frac{\\$ \text{at Issue}}{0.00\%}\$ \$\frac{3}{3.45\%}\$ \$\frac{3}{3.99\%}\$ \$\frac{3}{3.93\%}\$ \$\frac{1}{9.00\%}\$ \$\frac{5}{5.56\%}\$ \$\frac{1}{0.22\%}\$ \$\frac{9}{1.33\%}\$ \$\frac{2}{9.13\%}\$ \$\frac{1}{4.60\%}\$ \$\frac{27}{4.46\%}\$ \$\frac{1}{1.77\%}\$ \$\frac{4}{4.47\%}\$ \$\frac{0}{0.00\%}\$ \$\frac{\\$\\$\ \text{at Issue}}{25.41\%}\$ \$\frac{8}{9.5\%}\$ \$\frac{3}{4.36\%}\$	100.00% Jan - 20
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 35% and ≤ 40% > 40% and ≤ 45% > 55% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 95% > 80% and ≤ 55% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 9 mths	\$\stress{\sint\sin\sin\sin\sin\sin\sin\sin\sin\sin\sin	100.00% Jan - 20
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths	\$\frac{\\$ \text{x at Issue}}{0.00\%}\$ \$\frac{\\$ \\$ \text{x at Issue}}{0.00\%}\$ 3.05\% 3.09\% 3.93\% 1.90\% 5.01\% 6.59\% 5.56\% 10.22\% 9.13\% 2.91\% 14.60\% 27.46\% 1.77\% 4.47\% 0.00\% 100.00\% \$\frac{\\$ \text{x at Issue}}{25.41\%}\$ 8.95\% 34.36\% \$\frac{\\$ \text{x at Issue}}{3.04\%}\$	100.00% Jan - 20
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 66% > 60% and ≤ 75% > 70% and ≤ 75% > 70% and ≤ 75% > 75% and ≤ 60% > 80% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 9 mths > 9 mths and ≤ 15 mths > 12 mths and ≤ 15 mths	\$\frac{\sqrt{\text{st Issue}}{0.00\%}\$ \$\frac{\sqrt{\text{st Issue}}}{0.00\%}\$ \$0.00\% \$3.35\% \$3.09\% \$3.93\% \$1.90\% \$5.01\% \$6.59\% \$5.56\% \$10.22\% \$9.13\% \$2.91\% \$14.60\% \$27.46\% \$1.77\% \$4.47\% \$0.00\% \$100.00\% \$\frac{\sqrt{\text{st Issue}}}{\text{25.41\%}}\$ \$8.95\% \$34.36\% \$\frac{\sqrt{\text{34 Issue}}}{\text{36.36\%}}\$ \$0.50\% \$3.04\% \$3.27\%	100.00% Jan - 20
Total Outstanding Balance LVR Distribution ≤ 0% > 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 ≤ 77% > 70% and ≤ 77% > 70% and ≤ 75% > 85% and ≤ 90% > 80% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 18 mths > 15 mths and ≤ 18 mths	\$\frac{\streety}{\streety}\$ at Issue 0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60% 27.46% 1.77% 4.47% 0.00% 100.00% \$\frac{\streety}{\streety}\$ at Issue 25.41% 8.95% 34.36% \$\frac{\streety}{\streety}\$ at Issue 0.50% 3.04% 3.27% 28.42%	100.00%
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 15 mths and ≤ 15 mths > 15 mths and ≤ 15 mths > 15 mths and ≤ 21 mths > 18 mths and ≤ 21 mths	\$\frac{\\$\\$ at Issue}{0.00\%}\$ \$\frac{\\$\\$\ at Issue}{0.00\%}\$ 3.05\% 3.09\% 3.93\% 1.90\% 5.01\% 6.59\% 5.56\% 10.22\% 9.13\% 2.91\% 14.60\% 27.46\% 1.77\% 4.47\% 0.00\% 100.00\% \$\frac{\\$\\$\ at Issue}{2}\$ 25.41\% 8.95\% 34.36\% \$\frac{\\$\\$\\$\ at Issue}{3.27\%}\$ 28.42\% 14.09\%	100.00% Jan - 20
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 9 mths > 9 mths and ≤ 15 mths > 12 mths and ≤ 15 mths > 18 mths and ≤ 21 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 21 mths > 21 mths and ≤ 21 mths > 21 mths and ≤ 24 mths	\$\frac{\\$\\$ at Issue}{0.00\%}\$ \$\frac{\\$\\$ at Issue}{0.00\%}\$ 3.35\% 3.09\% 3.93\% 1.90\% 5.01\% 6.59\% 5.56\% 10.22\% 9.13\% 2.91\% 14.60\% 27.46\% 1.77\% 4.47\% 0.00\% 100.00\% \$\frac{\\$\\$\}\$ at Issue 25.41\% 8.95\% 34.36\% \$\frac{\\$\\$\}\$ at Issue 0.50\% 3.04\% 3.27\% 28.42\% 14.09\% 3.57\%	100.00%
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 55% and ≤ 50% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 77% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 55% > 85% and ≤ 90% > 80% and ≤ 55% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 18 mths > 15 mths and ≤ 18 mths > 15 mths and ≤ 18 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 12 mths and ≤ 24 mths > 24 mths and ≤ 36 mths	\$\frac{\\$ \text{at Issue}}{0.00\%}\$ \$\frac{\\$ \text{at Issue}}{0.00\%}\$ \$\frac{3}{3.55\%}\$ \$\frac{3}{3.99\%}\$ \$\frac{3}{3.93\%}\$ \$\frac{1}{9.90\%}\$ \$\frac{5}{5.56\%}\$ \$\frac{1}{0.22\%}\$ \$\frac{9}{1.33\%}\$ \$\frac{2}{9.13\%}\$ \$\frac{2}{4.60\%}\$ \$\frac{27.46\%}{1.77\%}\$ \$\frac{4}{47\%}\$ \$\frac{0}{0.00\%}\$ \$\frac{\\$ \frac{\\$ \text{at Issue}}{\\$ \frac{25}{3.41\%}\$ \$\frac{8}{3.55\%}\$ \$\frac{3}{3.04\%}\$ \$\frac{3}{3.27\%}\$ \$\frac{28.42\%}{14.09\%}\$ \$\frac{3}{3.57\%}\$ \$\frac{21.13\%}{21.13\%}\$	100.00%
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Description Seasoning Analysis > 6 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 11 mths > 13 mths and ≤ 21 mths > 14 mths and ≤ 21 mths > 14 mths and ≤ 21 mths > 15 mths and ≤ 21 mths > 14 mths and ≤ 24 mths > 14 mths and ≤ 24 mths > 14 mths and ≤ 48 mths > 14 mths and ≤ 48 mths	\$\frac{\\$\\$ at Issue}{0.00\%}\$ \$\frac{\\$\\$\ at Issue}{0.00\%}\$ 3.05\% 3.09\% 3.93\% 1.90\% 5.01\% 6.59\% 5.55\% 10.22\% 9.13\% 2.91\% 14.60\% 27.46\% 1.77\% 4.47\% 0.00\% 100.00\% \$\frac{\\$\\$\ at Issue}{2}\$ 25.41\% 8.95\% 34.36\% \$\frac{\\$\\$\ at Issue}{3}\$ 0.50\% 3.04\% 3.27\% 28.42\% 14.09\% 3.57\% 21.13\% 6.03\%	100.00% Jan - 20
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 70% and ≤ 70% > 70% and ≤ 75% > 70% and ≤ 70% > 70% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 15 mths > 12 mths and ≤ 15 mths > 12 mths and ≤ 15 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 36 mths and ≤ 24 mths > 48 mths and ≤ 60 mths	\$\frac{\sqrt{\text{st Issue}}{0.00\%}\$ \$\frac{\sqrt{\text{st Issue}}}{0.00\%}\$ 3.35\% 3.09\% 3.93\% 1.90\% 5.01\% 6.59\% 5.56\% 10.22\% 9.13\% 2.91\% 14.60\% 27.46\% 1.77\% 4.47\% 0.00\% 100.00\% \$\frac{\sqrt{\text{st Issue}}}{25.41\%}\$ 8.95\% 34.36\% \$\frac{\sqrt{\text{st Issue}}}{34.36\%}\$ \$\frac{\sqrt{\text{st Issue}}}{3.27\%}\$ 28.42\% 14.09\% 3.57\% 21.13\% 6.03\% 6.03\% 6.71\%	100.00%
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 18 mths > 18 mths and ≤ 11 mths > 12 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths	\$\frac{\sqrt{\text{st Issue}}{0.00\%}\$ \$\frac{\sqrt{\text{st Issue}}}{0.00\%}\$ \$3.35\% \\ 3.09\% \\ 3.33\% \\ 1.90\% \\ 5.01\% \\ 6.59\% \\ 5.56\% \\ 10.22\% \\ 9.13\% \\ 2.91\% \\ 14.60\% \\ 27.46\% \\ 1.77\% \\ 4.47\% \\ 0.00\% \\ 100.00\% \\ \$\frac{\sqrt{\text{st Issue}}}{25.41\%}\$ \$8.95\% \\ 34.36\% \\ \$\frac{\sqrt{\text{st Issue}}}{3.27\%}\$ \$28.42\% \\ 14.09\% \\ 3.57\% \\ 21.13\% \\ 6.03\% \\ 6.71\% \\ 2.52\%	100.00%
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Description Seasoning Analysis > 6 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 21 mths > 18 mths and ≤ 21 mths > 18 mths and ≤ 21 mths > 14 mths and ≤ 24 mths > 24 mths and ≤ 48 mths > 48 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 48 mths > 48 mths and ≤ 80 mths > 60 mths and ≤ 84 mths > 70 mths and ≤ 84 mths > 60 mths and ≤ 84 mths	\$\frac{\\$\\$ at Issue}{0.00\%}\$ \$\frac{\\$\\$\} at Issue}{0.00\%}\$ 3.05\% 3.09\% 3.93\% 1.90\% 5.01\% 6.59\% 5.55\% 10.22\% 9.13\% 2.91\% 14.60\% 27.46\% 1.77\% 4.47\% 0.00\% 100.00\% \$\frac{\\$\\$\} at Issue}{25.41\%}\$ 8.95\% 34.36\% \$\frac{\\$\\$\} at Issue}{34.36\%}\$ \$\frac{\\$\\$\} at Issue}{34.36\%}\$ \$\frac{\\$\\$\}{3} at Issue}{34.36\%}\$ \$\frac{\\$\\$\} at Issue}{36.03\%}\$ \$\frac{\\$\}\} at Issue}{	100.00%
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 18 mths > 18 mths and ≤ 11 mths > 12 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths	\$\frac{\sqrt{\text{st Issue}}{0.00\%}\$ \$\frac{\sqrt{\text{st Issue}}}{0.00\%}\$ \$3.35\% \\ 3.09\% \\ 3.33\% \\ 1.90\% \\ 5.01\% \\ 6.59\% \\ 5.56\% \\ 10.22\% \\ 9.13\% \\ 2.91\% \\ 14.60\% \\ 27.46\% \\ 1.77\% \\ 4.47\% \\ 0.00\% \\ 100.00\% \\ \$\frac{\sqrt{\text{st Issue}}}{25.41\%}\$ \$8.95\% \\ 34.36\% \\ \$\frac{\sqrt{\text{st Issue}}}{3.27\%}\$ \$28.42\% \\ 14.09\% \\ 3.57\% \\ 21.13\% \\ 6.03\% \\ 6.71\% \\ 2.52\%	100.00% Jan - 20

16.98%
37.02%
46.00%
100.00%

Geographic Distribution		\$ % at Issue		<u>Jan - 20</u>
ACT - Metro		2.01%		0.00%
Total ACT		2.01%		0.00%
NCM/ Immer eiter		0.00%		0.00%
NSW - Inner city NSW - Metro		26.29%		19.81%
NSW - Non metro		8.37%		12.03%
Total NSW		34.67%		31.84%
Total NSW		34.0770		31.0470
NT - Metro		0.00%		0.00%
NT - Non metro		0.00%		0.00%
Total NT		0.00%		0.00%
QLD - Inner city		0.00%		0.00%
QLD - Metro		7.67%		0.00%
QLD - Non metro		5.12%		0.79%
Total QLD		12.78%		0.79%
CA James etc.		0.000/		0.000/
SA - Inner city SA - Metro		0.00% 7.65%		0.00% 32.61%
SA - Non metro		0.61%		0.00%
Total SA		8.26%		32.61%
Total 3A		0.2070		32.01/0
TAS - Inner city		0.81%		0.00%
TAS - Metro		0.00%		0.00%
TAS - Non metro		0.00%		0.00%
Total TAS		0.81%		0.00%
VIC - Inner city		0.00%		0.00%
VIC - Metro		20.07%		22.02%
VIC - Non metro		4.58%		0.00%
Total VIC		24.65%		22.02%
MA James No.		0.000/		0.000/
WA - Inner city		0.00%		0.00%
WA - Metro		16.82% 0.00%		12.74% 0.00%
WA - Non metro Total WA		16.82%		12.74%
Total WA		10.02/0		12.74%
Total Inner City		0.81%		0.00%
Total Metro		80.52%		87.18%
Total Non Metro		18.68%		12.82%
Total		100.00%		100.00%
ARREARS \$ % (scheduled balance basis)	31-60	61-90	90+	Total
Feb-19	8.65%	0.00%	0.00%	8.65%
Mar-19	0.00%	0.00%	0.00%	0.00%
Apr-19 May-19	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Jun-19	0.00%	0.00%	0.00%	0.00%
Jul-19	0.00%	0.00%	0.00%	0.00%
Aug-19	0.00%	0.00%	0.00%	0.00%
Sep-19	0.00%	0.00%	0.00%	0.00%
Oct-19	0.00%	0.00%	0.00%	0.00%
Nov-19	0.00%	0.00%	0.00%	0.00%
Dec-19	0.00%	0.00%	0.00%	0.00%
Jan-20	0.00%	0.00%	0.00%	0.00%
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
Feb-19	-	-		
Mar-19	-	-		
Apr-19	-	-		
May-19	-	-		
Jun-19	-	-		
Jul-19	-	-		
Aug-19	-	-		
Sep-19	-	-		
Oct-19	-	-		
	-	-		
Nov-19		-		
	-			
Nov-19	-	-		
Nov-19 Dec-19 Jan-20	-	-		
Nov-19 Dec-19	No of Accounts	Amount (\$)		
Nov-19 Dec-19 Jan-20	No of Accounts	- Amount (\$) NIL		
Nov-19 Dec-19 Jan-20			LMI payment (A\$)	Net loss