## Article 122a of CRD2 retention of interest report for Progress 2013-1 Trust

Transaction Name: CRD2 Pool

Closing Date: Wednesday, 18th September 2013 Maturity Date: Friday, 23th September 2044 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  $less than \, 5\% \, of \, the \, aggregate \, principal \, \, balance \, of \, the \, securitised \, \, exposure \, in \, accordance \, with \, paragraph \, (1)(c) \, of \, Article \, aggregate \, principal \, \, balance \, of \, the \, securitised \, \, exposure \, in \, accordance \, with \, paragraph \, (1)(c) \, of \, Article \, aggregate \, principal \, \, balance \, of \, the \, securitised \, \, exposure \, in \, accordance \, with \, paragraph \, (1)(c) \, of \, Article \, aggregate \, principal \, \, balance \, of \, the \, securitised \, \, exposure \, in \, accordance \, with \, paragraph \, (1)(c) \, of \, Article \, aggregate \, principal \, \, balance \, of \, the \, aggregate \, principal \, \, balance \, of \, the \, accordance \, acco$ 122a . Each prospective investor that is required to comply with Article 122a (as implemented in each relevant jurisdiction) is required to independently 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.

| Total souther   S22,001,842.25  | COLUMN TO A LINE COLUMN | ***   | 1 20                                       |
|---|--|---|--|
| Tear I sember Of I comer (Inchrosolicismer):  | COLLATERAL INFORMATION   | <u>At Issue</u>                                       | <u>Jan - 20</u>                            |
| Total number of fours (cossolidating spit) learns   \$333,581,581   \$333,581,581   \$333,581,581   \$333,581,581   \$333,581,581   \$333,581,581   \$333,581,581   \$333,581,581   \$333,581,581   \$333,581,581   \$333,581,581   \$333,581,581   \$333,581,581   \$333   | ·  |   |  |
| Average loss   Size  |  |   |  |
| Maniform Jose   1999, 1979,   |  |   |  |
| Number of Properties:   |  |   | \$575,000.00                               |
| Average property value:  Average property value:  Average property value:  Average property value:  Average promotive (5,298%)  Average promot  |  |   | \$12,868,751.00                            |
| Average Term to Maturity (months):  |  |   |  |
| Average Farm to Maurinty (months):  |  |   |  |
| Maximum Remaining Form to Maturity (months):   37.68   151.51   |  |   |  |
| Weighted Average Term to Maharty (months):         38.640°         38.550°           Weighted Average Term to Maharty (months):         31.67.2         40.77.2           Weighted Average Term to Maharty (months):         31.660°         9.090°           Weighted Average Mortgage Interest:         90.000°         2.000°           K Fisce Rate Lours (Value):         40.279°         2.2484           Weighted Average Mortgage Interest:         5.500°         1.700°           K Fisce Rate Lours (Value):         5.500°         1.700°           Weighted Average Mortgage Interest:         5.500°         1.700°           Weighted Average Mortgage Interest:         5.500°         1.700°           S Jost School One         0.287°         4.000°           S Jost School One         1.087°         4.000°           S Jost School One         1.087°         4.000°           S Jost School One         1.087°         4.000°           S Jost School One of \$2.500°         1.087°         4.000°           S Jost School One of \$2.500°         1.088°         1.218°           S Jost School One of \$2.500°         1.088°         1.218°           S Jost School One of \$2.500°         1.088°         1.000°           S Jost School One of \$2.500°         1.000°         1  |  |   | 265.15                                     |
| Weighted Average Firm to Mikuratry (months):         316.74         A40.71           Win Good Innounty Loboc Loans:         0.00%         0.00%           Win Good Innounty Loboc Loans:         0.00%         0.00%           Weighted Average Mortage Interest:         50.00%         3.00%           Kintert Chay Dann (Value):         40.27%         3.284%           Kintert Chay Cann (Value):         5.00%         3.70%           Visit American Chay Cann (Value):         5.00%         3.00%           Visit American Chay Cann (Value):         5.00%         3.00%           Visit American Chay Cann (Value):         5.00%         3.00%           Visit American Chay Cann (Value):         4.00%         3.00%           Visit American Chay Cann (Value):         4.0  |  | 37.68   | 115.22                                     |
|   |  |   | 58.56%                                     |
| Work process   0.00%  |  |   |  |
| Maximum Current UNE   |  |   |  |
| Kincest Conty (Value):         35.51%         0.000           Kincest Conty (Value):         40.27%         2.28/46           Weighted Average Mortgage Interest:         5.00%         3.70%           Interstormet Local Control         5.500%         3.70%           Obstanding Balance Distribution         \$.4 tsuse         1.80.20           > \$100,000 and \$150,000         2.28%         9.74%           > \$100,000 and \$150,000         4.13%         1.538%         6.22%           > \$250,000 and \$150,000         4.13%         1.538%         6.22%           > \$250,000 and \$150,000         4.13%         1.538%         6.22%           > \$250,000 and \$150,000         4.12%         1.15%         1.538%           > \$250,000 and \$150,000         4.12%         1.10%         1.00%           > \$350,000 and \$150,000         7.11%         8.09%         0.00%           > \$450,000 and \$150,000         7.11%         8.09%         0.00%           > \$450,000 and \$150,000         7.11%         8.09%         0.00%           > \$550,000 and \$150,000         7.11%         8.09%         0.00%           > \$550,000 and \$150,000         7.00%         9.00%         0.00%         0.00%         0.00%         0.00%         0.00%  | . , ,  |   |  |
| Section   Color   Co  |  |   | 0.00%                                      |
| Investment Learns:         17.20%         6.05%           Outstanding Balance Distribution         \$ 18.20         1.00         0.87%         4.80%           > 500 and \$ \$100,000         0.87%         4.80%         5.22%         9.74%           > \$150,000 and \$ \$150,000         8.35%         9.22%         9.74%           \$150,000 and \$ \$200,000         10.88%         11.25%         11.11%           \$150,000 and \$ \$250,000         10.88%         11.25%         13.11           \$150,000 and \$ \$250,000         10.68%         10.25%         \$3.11           \$150,000 and \$ \$450,000         10.64%         20.17%         \$3.80         0.00%         \$3.80         \$3.90%         0.00%         \$3.90%  |  | 40.27%  | 22.84%                                     |
| Dutstanding Balance Distribution   \$   |  |   | 3.70%                                      |
| \$0.0000   0.87%  | Investment Loans:  | 17.20%  | 6.05%                                      |
| \$150,000 and \$2500,000 \$350,000 and \$2500,000 \$15,000 and \$2500,000 \$15,000 and \$2500,000 \$12,55% \$14,10% \$250,000 and \$2500,000 \$10,85% \$11,125% \$14,10% \$250,000 and \$2500,000 \$10,85% \$11,125% \$250,000 and \$2500,000 \$10,85% \$10,000 and \$2500,000 \$10,85% \$10,000 and \$2500,000 \$11,15% \$250,000 and \$2500,000 \$11,15% \$2500,000 and \$2500,000 \$   | Outstanding Balance Distribution   | \$ % at Issue   | <u>Jan - 20</u>                            |
| \$150,000 and \$2500,000 \$135% \$15380 \$2500,000 and \$2500,000 \$1255% \$14,100 \$1858 \$11,5286 \$2530,000 and \$2500,000 \$1858 \$15380 \$2530,000 and \$2500,000 \$1858 \$2530,000 and \$2500,000 \$1858 \$2500,000 and \$2500,000 \$22128 \$2500,000 and \$2500,000 \$22128 \$2500,000 and \$2500,000 \$2500,000 and \$   | > \$0 and ≤ \$100,000  | 0.87%   | 4.80%                                      |
| \$250,000 and \$250,000 \$2550,000 and \$3500,000 \$2550,000 and \$3500,000 \$350,000 and \$3500,000 \$350,000 and \$3500,000 \$350,000 and \$5500,000 \$350,000 and \$5500,000 \$31,                                |  |   | 9.74%                                      |
| > 5250,000 and \$5300,000         12.55%         14.10%           > 5350,000 and \$5400,000         10.64%         20.17%           > 5400,000 and \$5400,000         10.64%         20.17%           > 5400,000 and \$5500,000         7.11%         8.09%           > 5550,000 and \$5500,000         5.24%         9.99%           > 5550,000 and \$5500,000         5.24%         9.99%           > 5550,000 and \$5500,000         5.24%         9.99%           > 5550,000 and \$5700,000         2.12%         0.00%           > 5550,000 and \$5700,000         6.69%         0.00%           > 5750,000 and \$5700,000         0.00%         0.00%           > 5750,000 and \$5800,000         0.00%         0.00%           > 5950,000 and \$5900,000         2.71%         0.00%           > 5950,000 and \$5900,000         2.71%         0.00%           > 5950,000 and \$5900,000         2.25%         0.00%           \$5950,000 and \$5900,000         2.25%         0.00%           \$5950,000 and \$5000,000         2.25%         0.00%           \$5950,000 and \$5000,000         2.25%         0.00%           \$5950,000 and \$5000,000         2.25%         0.00%           \$258% and \$600%         0.00%         0.00%           <   |  |   |  |
| \$380,000 and \$380,000 \$38,000 and \$540,000 \$38,000 and \$540,000 \$450,000 and \$540,000 \$450,000 and \$550,000 \$1,11% \$8,09% \$550,000 and \$550,000 \$1,11% \$8,09% \$550,000 and \$550,000 \$1,11% \$8,09% \$550,000 and \$550,000 \$1,24% \$9,000 and \$550,000 \$1,24% \$9,000 and \$560,000 \$1,24% \$9,000 and \$570,0000 \$1,24% \$9,000 and \$570,0000 \$1,24% \$9,000 and \$570,0000 \$1,24% \$9,000 and \$570,0000 \$1,24% \$1,24% \$1,24% \$1,24% \$1,24% \$1,24% \$1,24% \$1,24% \$1,24% \$1,24% \$1,24% \$1,24% \$1,24% \$1,24% \$1,24% \$1,24% \$1,25% \$1,24% \$1,24% \$1,25% \$1,24% \$1,25% \$1,24% \$1,25% \$1       |  |   |  |
| \$350.000 and \$5400,000         10.64%         20.17%           \$4540,000 and \$5550,000         7.11%         8.09%           \$550,000 and \$5550,000         3.18%         0.00%           \$550,000 and \$560,000         5.24%         9.99%           \$560,000 and \$560,000         5.24%         9.99%           \$560,000 and \$5700,000         2.12%         0.00%           \$750,000 and \$5700,000         0.00%         0.00%           \$750,000 and \$5800,000         0.00%         0.00%           \$580,000 and \$5800,000         0.00%         0.00%           \$580,000 and \$5900,000         2.71%         0.00%           \$580,000 and \$5900,000         2.71%         0.00%           \$5900,000 and \$51,000,000         2.95%         0.00%           \$5900,000 and \$51,000,000         2.95%         0.00%           \$584,000 and \$51,000,000         1.00%         0.00%           \$584,000   |  |   |  |
| \$450,000 and \$550,0000 \$550,0000 and \$550,0000 \$550,0000 and \$600,0000 \$550,0000 and \$600,0000 \$550,0000 and \$550,0000 \$550,0000 and \$5700,0000 \$550,0000 and \$5700,0000 \$5700,0000 and \$5700,0000 \$5700,0000 and \$5700,0000 \$5700,0000 and \$5700,0000 \$5700,0000 and \$5800,0000 \$5700,0000 and \$5800,0000 \$5800,0000 and \$5800,0000 \$5800,0000 and \$5800,0000 \$5800,0000 and \$5900,0000 \$5900,0000 and \$5900,0000 \$5900,0000 and \$51,000,0000 \$5000,0000 and \$51,000,0000 \$50000,0000 and \$51,000,000  |  |   | 20.17%                                     |
| > \$50,000 and \$ \$55,0000         3.18%         0.00%           > \$560,000 and \$ \$650,000         5.24%         9.99%           > \$600,000 and \$ \$650,000         \$.80%         0.00%           > \$700,000 and \$ \$750,000         6.69%         0.00%           > \$800,000 and \$ \$850,000         4.97%         0.00%           > \$800,000 and \$ \$850,000         2.71%         0.00%           > \$800,000 and \$ \$950,000         0.00%         0.00%           > \$990,000 and \$ \$950,000         0.00%         0.00%           \$990,000 and \$ \$1,000,000         2.95%         0.00%           Total         100,00%         100,00%           \$900,000 and \$ \$1,000,000         2.95%         0.00%           \$990,000 and \$ \$1,000,000         2.95%         0.00%           \$990,000 and \$ \$1,000,000         2.95%         0.00%           \$900,000 and \$ \$1,000,000         100,00%         100,00%           \$100,000         100,00%         100,00%           \$100,000         100,00%         100,00%           \$100,000         100,00%         100,00%           \$100,000         100,00%         100,00%           \$100,000         100,00%         100,00%           \$100,000         100,00% <t< td=""><td></td><td></td><td>0.00%</td></t<>  |  |   | 0.00%                                      |
| \$580,000 and \$560,0000 \$560,0000 and \$570,0000 \$560,000 and \$570,0000 \$560,000 and \$570,0000 \$570,000 and \$570,0000 and \$580,0000 \$580,000 and \$580,0000 \$580,000 and \$580,0000 \$580,000 and \$590,0000 \$580,000 and \$590,0000 \$590,000 and \$590,0000 \$590,000 and \$590,0000 \$590,000 and \$51,000,000 \$595,000 and \$50   |  |   | 8.09%                                      |
| \$560,000 and \$560,000 \$570,000 and \$570,000 \$560,000 and \$570,000 \$580,000 and \$570,000 \$580,000 and \$580,000 \$580,000 and \$590,000 \$580,000 and \$590,000 \$580,000 and \$590,000 \$580,000 and \$590,000 \$580,000 and \$500,000 \$70tal 100,000  Cutstanding Balance LVR Distribution \$580 at 1saue \$580,000 and \$500,000  Cutstanding Balance LVR Distribution \$580 at 1saue \$580,000 and \$500,000  Cutstanding Balance LVR Distribution \$580 at 1saue \$580,000 and \$500,000  Cutstanding Balance LVR Distribution \$580 at 1saue \$580,000 and \$500,000  Cutstanding Balance LVR Distribution \$580 at 1saue \$580,000 and \$500,000  Cutstanding Balance LVR Distribution \$580 at 1saue \$580,000 and \$500,000  Cutstanding Balance LVR Distribution \$580 at 1saue \$580,000 and \$500,000  Cutstanding Balance LVR Distribution \$580 at 1saue \$580,000 and \$500,000  Cutstanding Balance LVR Distribution \$580 at 1saue \$580,000 and \$500,000  Cutstanding Balance LVR Distribution  \$580 at 1saue \$580,000 and \$500,000  Cutstanding Balance LVR Distribution  \$580 at 1saue \$580,000 and \$500,000  Cutstanding Balance LVR Distribution  \$580 at 1saue   |  |   |  |
| > 5650,000 and \$5700,000         2,12%         0.00%           > 5750,000 and \$550,000         0.00%         0.00%           > 5800,000 and \$580,000         2,71%         0.00%           > 5800,000 and \$590,000         2,71%         0.00%           > 5800,000 and \$590,000         0.00%         0.00%           > 5900,000 and \$590,000         2,95%         0.00%           \$500,000 and \$590,000         2,95%         0.00%           Total         100.00%         100.00%           Outstanding Balance LVR Distribution         \$8.81 tissue         Jan. 20           2.05% and \$2.5%         0.34%         2.64%           2.05% and \$2.5%         0.34%         1.66%           2.05% and \$2.5%         0.34%         1.66%           2.35% and \$4.0%         2.64%         1.24%           2.35% and \$4.0%         2.54%         0.00%           2.55% and \$4.0%         2.39%         6.00%           2.55% and \$4.0%         2.39%         6.00%   |  |   |  |
| \$750,000 and \$750,000 \$750,000 and \$580,000 \$750,000 and \$758,000   |  |   |  |
| >5750,000 and \$580,000         4.97%         0.00%           >5800,000 and \$580,000         2.71%         0.00%           >5900,000 and \$590,000         0.00%         0.00%           >5900,000 and \$51,000,000         2.95%         0.00%           Total         100.00%         100.00%           Outstanding Balance LVR Distribution         \$ % at Issue         lan - 20           > 0% and \$25%         1.42%         2.82%           > 25% and \$30%         0.34%         2.66%           > 30% and \$35%         2.34%         17.51%           > 30% and \$45%         2.54%         0.00%           > 40% and \$45%         2.54%         0.00%           > 45% and \$50%         2.39%         6.50%           > 40% and \$45%         2.54%         0.00%           > 45% and \$65%         2.39%         6.50%           > 50% and \$65%         2.39%         6.50%           > 50% and \$65%         7.08%         8.86%           > 60%         7.08%         8.86%           > 60% and \$65%         7.44%         14.20%           > 60% and \$65%         7.44%         14.20%           > 60% and \$65%         7.44%         14.20%           > 60% and \$65%   |  |   |  |
| \$850,000 and \$590,000 \$900,000 and \$51,000,000 \$950,000 and \$51,000,000 \$2,95% \$0,000 and \$51,000,000 \$100,00% \$950,000 and \$51,000,000 \$2,95% \$100,000 and \$51,000,000 \$2,95% \$100,000 and \$51,000,000 \$2,95% \$100,000 and \$25% \$1,142% \$2,82% \$2,82% \$2,83% \$1,142% \$2,82% \$2,93% and \$2,93% \$2,93% \$3 |  |   | 0.00%                                      |
| > \$900,000 and \$\$950,000         0.00%         0.00%           \$9950,000 and \$\$1,000,000         2.95%         0.00%           Total         100.00%         100.00%           Outstanding Balance LVR Distribution         \$\$\frac{5}{2}\text{ stusse}\$         lan - 20           > 0% and \$25%         1.42%         2.82%           > 25% and \$30%         0.34%         1.55%           > 30% and \$35%         2.34%         12.34%           > 35% and \$40%         2.64%         0.234%           > 40% and \$45%         2.64%         0.234%           > 40% and \$45%         2.64%         0.234%           > 45% and \$50%         2.39%         6.50%           > 55% and \$40%         2.39%         6.50%           > 55% and \$60%         7.08%         5.86%           > 60% and \$65%         7.08%         5.86%           > 60% and \$65%         7.09%         1.23%         4.88%           > 75% and \$27%         1.23%         4.88%         2.42%           > 75% and \$28%         7.99%         0.00%         1.00%         1.00%           10 and \$29 mt         1.63%         0.00%         1.00%         1.00%         1.00%         1.00%         1.00%         1.00%  |  |   | 0.00%                                      |
| > 9950,000 and ≤ \$1,000,000         2.95%         0.00%           Outstanding Balance LVR Distribution         \$ % at Issue         lan - 20           > 0% and ≤ 25%         1.42%         2.82%           > 25% and s 30%         0.34%         2.66%           > 30% and s 25%         2.34%         17.51%           > 30% and s 40%         2.64%         2.34%           > 40% and s 45%         2.54%         0.00%           > 45% and s 50%         2.39%         6.50%           > 50% and s 55%         3.13%         2.59%           > 55% and s 60%         7.08%         5.86%           > 50% and s 65%         7.44%         14.20%           > 60% and s 70%         13.27%         15.53%           > 70% and s 75%         12.39%         4.88%           > 75% and s 80%         7.99%         0.00%           > 80% and s 85%         7.99%         0.00%           > 85% and s 90%         1.63%         0.00%           7 total         100.00%         100.00%           Mortgage Insurance         \$% at Issue         1an - 20           Genworth         2.4.88%         2.4.02%           OBE         9.43%         0.00%           12 mits and s 15 mits<   |  |   |  |
| Total         100.00%         100.00%           Quistanding Balance LVR Distribution         \$\tilde{S}\tilde{a}\$ tiles         lan_20           > 0% and ≤ 25%         1,42%         2,82%           > 25% and ≤ 30%         0,34%         2,60%           > 30% and ≤ 35%         2,34%         17,51%           > 35% and ≤ 40%         2,64%         2,34%           > 45% and ≤ 50%         2,54%         0,00%           > 45% and ≤ 50%         2,39%         6,50%           > 50% and ≤ 55%         3,13%         2,25%           > 55% and ≤ 60%         7,08%         5,86%           > 55% and ≤ 60%         7,08%         5,86%           > 60% and ≤ 65%         7,44%         14,20%           > 60% and ≤ 65%         7,44%         14,20%           > 60% and ≤ 70%         13,27%         16,53%           > 70% and ≤ 75%         3,41%         24,12%           > 80% and ≤ 80%         3,41%         24,12%           > 80% and ≤ 80%         1,63%         0,00%           75% and ≤ 80%         1,63%         0,00%           70% and ≤ 80%         1,63%         0,00%           70% and ≤ 80%         1,63%         0,00%           70% and ≤ 80%  |  |   |  |
| > 0% and ≤ 25%       1.42%       2.82%         > 25% and ≤ 30%       0.34%       2.65%         > 30% and ≤ 35%       2.34%       17.51%         > 35% and ≤ 40%       2.64%       2.34%         > 40% and ≤ 45%       2.54%       0.00%         > 55% and ≤ 50%       2.39%       6.50%         > 55% and ≤ 60%       7.08%       5.86%         > 55% and ≤ 60%       7.08%       5.86%         > 65% and ≤ 70%       13.27%       16.53%         > 70% and ≤ 75%       12.39%       4.88%         > 70% and ≤ 75%       12.39%       4.88%         > 80% and ≤ 85%       7.99%       0.00%         > 85% and ≤ 90%       1.63%       0.00%         75m and ≤ 90%       1.63%       0.00%         85% and ≤ 90%       1.63%       0.00%         70tal       10.00%       10.00%         10tal       34.30%       24.02%         QBE       9.43%       0.00%         9 mths and ≤ 10 mths       1.49%       0.00%         15 mths and ≤ 12 mths       1.06%       0.00%         15 mths and ≤ 12 mths       2.276%       0.00%         21 mths and ≤ 2 mths       2.276%       0.00%   |  |   | 100.00%                                    |
| > 0% and ≤ 25%       1.42%       2.82%         > 25% and ≤ 30%       0.34%       2.65%         > 30% and ≤ 35%       2.34%       17.51%         > 35% and ≤ 40%       2.64%       2.34%         > 40% and ≤ 45%       2.54%       0.00%         > 55% and ≤ 50%       2.39%       6.50%         > 55% and ≤ 60%       7.08%       5.86%         > 55% and ≤ 60%       7.08%       5.86%         > 65% and ≤ 70%       13.27%       16.53%         > 70% and ≤ 75%       12.39%       4.88%         > 70% and ≤ 75%       12.39%       4.88%         > 80% and ≤ 85%       7.99%       0.00%         > 85% and ≤ 90%       1.63%       0.00%         75m and ≤ 90%       1.63%       0.00%         85% and ≤ 90%       1.63%       0.00%         70tal       10.00%       10.00%         10tal       34.30%       24.02%         QBE       9.43%       0.00%         9 mths and ≤ 10 mths       1.49%       0.00%         15 mths and ≤ 12 mths       1.06%       0.00%         15 mths and ≤ 12 mths       2.276%       0.00%         21 mths and ≤ 2 mths       2.276%       0.00%   |  |   |  |
| > 25% and ≤ 30%       0.34%       1.65%         > 30% and ≤ 35%       2.34%       17.51%         > 40% and ≤ 40%       2.64%       0.23%         > 40% and ≤ 45%       2.39%       6.50%         > 45% and ≤ 50%       2.39%       6.50%         > 50% and ≤ 55%       3.13%       2.59%         > 55% and ≤ 60%       7.44%       14.20%         > 65% and ≤ 70%       13.27%       16.53%         > 70% and ≤ 75%       12.39%       4.88%         > 75% and ≤ 80%       35.41%       24.12%         > 80% and ≤ 75%       12.39%       4.88%         > 75% and ≤ 80%       35.41%       24.12%         > 80% and ≤ 75%       1.63%       0.00%         > 80% and ≤ 80%       35.41%       24.12%         > 80% and ≤ 80%       35.41%       24.12%         > 80% and ≤ 90%       1.63%       0.00%         Total       10.00%       100.00%         Total       24.88%       24.02%         Segenworth       24.88%       24.02%         Genworth       24.88%       24.02%         Seasoning Analysis       \$% at Issue       1.29%         > 6 mths and ≤ 9 mths       0.43%       0.00%  | Outstanding Balance LVR Distribution   | \$ % at Issue   | <u>Jan - 20</u>                            |
| > 30% and ≤ 35%       2.34%       17.51%         > 35% and ≤ 40%       2.64%       2.34%         > 40% and ≤ 45%       2.54%       0.00%         > 45% and ≤ 50%       2.39%       6.50%         > 50% and ≤ 55%       3.13%       2.59%         > 55% and ≤ 60%       7.08%       5.86%         > 60% and ≤ 65%       7.44%       14.20%         > 65% and ≤ 70%       13.27%       16.53%         > 70% and ≤ 75%       12.39%       4.83%         > 75% and ≤ 80%       35.41%       24.12%         ≥ 80% and ≤ 85%       7.99%       0.00%         ≥ 85% and ≤ 90%       1.63%       0.00%         7 cenworth       1.63%       0.00%         7 cenworth       24.88%       24.02%         QBE       9.43%       0.00%         7 cenworth       24.88%       24.02%         QBE       9.43%       0.00%         5 embrand ≤ 12 mths       1.49%       0.00%         > 9 mths and ≤ 12 mths       1.49%       0.00%         > 15 mths and ≤ 12 mths       2.57%       0.00%         > 15 mths and ≤ 12 mths       2.57%       0.00%         > 12 mths and ≤ 21 mths       6.40%       0.00%  |  |   | 2.82%                                      |
| > 35% and ≤ 40%       2.54%       0.00%         > 40% and ≤ 50%       2.59%       6.50%         > 50% and ≤ 55%       3.13%       2.59%         > 50% and ≤ 60%       7.08%       5.86%         > 60% and ≤ 65%       7.44%       14.20%         > 65% and ≤ 70%       13.27%       16.53%         > 70% and ≤ 75%       12.39%       4.88%         > 75% and ≤ 80%       35.41%       24.12%         > 80% and ≤ 80%       35.41%       24.12%         > 80% and ≤ 85%       7.99%       0.00%         > 85% and ≤ 90%       1.63%       0.00%         7 tal       100.00%       100.00%         Nortgage Insurance       \$% at Issue       Jan-20         6 emworth       2.4.88%       24.02%         0 Eesoning Analysis       \$ at Issue       Jan-20         5 e mths and ≤ 9 mths       1.49%       0.00%         > 15 mths and ≤ 15 mths       0.04%       0.00%         > 15 mths and ≤ 15 mths       2.57%       0.00%         > 15 mths and ≤ 11 mths       2.2.76%       0.00%         > 21 mths and ≤ 21 mths       3.6.20%       0.00%         > 21 mths and ≤ 24 mths       3.6.20%       0.00%         > 24 mths a  |  |   |  |
| > 40% and ≤ 45%       2.54%       0.00%         > 45% and ≤ 50%       2.39%       6.50%         > 50% and ≤ 60%       7.08%       5.86%         > 60% and ≤ 65%       7.44%       14.20%         > 65% and ≤ 70%       13.27%       16.53%         > 70% and ≤ 75%       12.39%       4.88%         > 75% and ≤ 80%       35.41%       24.12%         > 80% and ≤ 85%       7.99%       0.00%         > 85% and 5 90%       1.63%       0.00%         70tal       100.00%       100.00%         80% and ≤ 85%       7.99%       0.00%         80% and ≤ 85%       9.43%       0.00%         9 Eesoning Analysis       9.43%       0.00%         9 Eesoning Analysis       9.43%       0.00%         9 mths and ≤ 12 mths       1.49%       0.00%         9 mths and ≤ 12 mths       0.04%       0.00%         > 12 mths and ≤ 12 mths       2.27%       0.00%         > 18 mths and ≤ 21 mths       6.40%       0.00%         > 24 mths and ≤ 36 mths       10.00%       <  |  |   |  |
| > 45% and ≤ 50%       2.39%       6.50%         > 50% and ≤ 55%       7.08%       5.85%         > 60% and ≤ 65%       7.44%       14.20%         > 65% and ≤ 70%       13.27%       16.53%         > 70% and ≤ 75%       12.39%       4.88%         > 75% and ≤ 80%       35.41%       24.12%         > 80% and ≤ 85%       7.99%       0.00%         > 85% and ≤ 90%       1.63%       0.00%         Total       100.00%       100.00%         Mortgage Insurance       \$ % at Issue       jan - 20         Genworth       24.88%       24.02%         QBE       9.43%       0.00%         Total       34.30%       24.02%         Seasoning Analysis       \$ % at Issue       jan - 20         > 6 mths and ≤ 12 mths       0.04%       0.00%         > 12 mths and ≤ 12 mths       0.04%       0.00%         > 12 mths and ≤ 12 mths       1.06%       0.00%         > 15 mths and ≤ 21 mths       2.276%       0.00%         > 12 mths and ≤ 24 mths       6.40%       0.00%         > 24 mths and ≤ 36 mths       10.42%       0.00%         > 24 mths and ≤ 30 mths       10.00%       0.00%         > 48 mths a  |  |   |  |
| > 50% and ≤ 55%       3.13%       2.59%         > 55% and ≤ 60%       7.08%       5.86%         > 60% and ≤ 65%       7.44%       14.20%         > 65% and ≤ 70%       13.27%       16.53%         > 70% and ≤ 80%       12.39%       4.88%         > 75% and ≤ 80%       35.41%       24.12%         > 80% and ≤ 85%       7.99%       0.00%         > 85% and ≤ 90%       1.63%       0.00%         Total       100.00%       100.00%         Mortgage Insurance       \$ x at Issue       Jan - 20         Genworth       24.88%       24.02%         QBE       9.43%       0.00%         5 embrs and ≤ 9 mths       1.49%       0.00%         > 9 mths and ≤ 12 mths       0.44%       0.00%         > 12 mths and ≤ 15 mths       0.44%       0.00%         > 15 mths and ≤ 12 mths       2.57%       0.00%         > 15 mths and ≤ 24 mths       6.40%       0.00%         > 24 mths and ≤ 36 mths       30.62%       0.00%         > 24 mths and ≤ 36 mths       10.4%       0.00%         > 24 mths and ≤ 84 mths       2.88%       0.00%         > 24 mths and ≤ 96 mths       1.29%       18.25%  |  |   |  |
| > 60% and ≤ 65%       7.44%       14.20%         > 65% and ≤ 70%       13.27%       16.53%         > 70% and ≤ 75%       12.39%       4.88%         > 75% and ≤ 80%       35.41%       24.12%         > 85% and ≤ 85%       7.99%       0.00%         85% and ≤ 90%       1.63%       0.00%         Total       100.00%       100.00%         Mortgage Insurance       \$ x at Issue       1an - 20         Genworth       24.88%       24.02%         QBE       9.43%       0.00%         Total       34.30%       24.02%         Seasoning Analysis       \$ x at Issue       jan - 20         > 6 mths and ≤ 9 mths       1.49%       0.00%         > 6 mths and ≤ 12 mths       0.04%       0.00%         > 12 mths and ≤ 15 mths       1.06%       0.00%         > 12 mths and ≤ 15 mths       2.57%       0.00%         > 18 mths and ≤ 11 mths       2.2.76%       0.00%         > 21 mths and ≤ 24 mths       6.40%       0.00%         > 24 mths and ≤ 24 mths       30.62%       0.00%         > 24 mths and ≤ 36 mths       10.02%       0.00%         > 48 mths and ≤ 60 mths       11.39%       0.00%         > 48 mths  |  |   | 2.59%                                      |
| > 65% and ≤ 70%       13.27%       16.53%         > 70% and ≤ 75%       12.33%       4.88%         > 85% and ≤ 80%       35.41%       24.12%         > 85% and ≤ 90%       1.63%       0.00%         Total       100.00%       100.00%         Mortgage Insurance       \$% at Issue       Jan - 20         Genworth       24.88%       24.02%         QBE       9.43%       0.00%         Total       34.30%       24.02%         Seasoning Analysis       \$% at Issue       Jan - 20         > 6 mths and ≤ 9 mths       1.49%       0.00%         > 9 mths and ≤ 15 mths       0.44%       0.00%         > 12 mths and ≤ 15 mths       1.06%       0.00%         > 15 mths and ≤ 18 mths       2.57%       0.00%         > 21 mths and ≤ 21 mths       2.2.76%       0.00%         > 21 mths and ≤ 36 mths       3.06%       0.00%         > 24 mths and ≤ 36 mths       10.42%       0.00%         > 48 mths and ≤ 60 mths       11.39%       0.00%         > 48 mths and ≤ 77 mths       2.88%       0.00%         > 72 mths and ≤ 9 mths       1.29%       18.28%         > 84 mths and ≤ 96 mths       1.29%       18.28%   | > 55% and ≤ 60%  | 7.08%   | 5.86%                                      |
| > 70% and ≤ 75%       12.39%       4.88%         > 75% and ≤ 80%       35.41%       24.12%         > 80% and ≤ 85%       7.99%       0.00%         > 85% and ≤ 90%       1.63%       0.00%         Total       100.00%       100.00%         Mortgage Insurance       \$% at Issue       Jan - 20         Genworth       24.83%       24.02%         QBE       9.43%       0.00%         Total       34.30%       24.02%         Seasoning Analysis       \$% at Issue       Jan - 20         > 6 mths and ≤ 9 mths       1.49%       0.00%         > 9 mths and ≤ 12 mths       0.44%       0.00%         > 12 mths and ≤ 15 mths       1.06%       0.00%         × 15 mths and ≤ 18 mths       2.57%       0.00%         × 18 mths and ≤ 21 mths       2.2.76%       0.00%         × 24 mths and ≤ 24 mths       6.40%       0.00%         × 24 mths and ≤ 48 mths       10.42%       0.00%         × 48 mths and ≤ 60 mths       11.39%       0.00%         × 48 mths and ≤ 60 mths       11.39%       0.00%         × 72 mths and ≤ 84 mths       1.28%       0.00%         × 72 mths and ≤ 96 mths       1.29%       18.25% <td></td> <td></td> <td></td>  |  |   |  |
| > 75% and ≤ 80%       35.41%       24.12%         > 80% and ≤ 85%       7.99%       0.00%         85% and ≤ 90%       1.63%       0.00%         Total       100.00%       100.00%         Mortgage Insurance       \$ x at Issue       19.43%       24.02%         Gemworth       24.88%       24.02%         Total       34.30%       24.02%         Seasoning Analysis       \$ x at Issue       1.49%       0.00%         > 6 mths and ≤ 9 mths       1.49%       0.00%       0.00%         > 9 mths and ≤ 12 mths       0.44%       0.00%   |  |   |  |
| > 80% and ≤ 85%       7.99%       0.00%         > 85% and ≤ 90%       1.63%       0.00%         Total       100.00%       100.00%         Mortgage Insurance       \$ ** at Issue       Jan - 20         Genworth       24.88%       24.02%         QBE       9.43%       0.00%         Total       34.30%       24.02%         Seasoning Analysis       \$ ** at Issue       Jan - 20         > 6 mths and ≤ 9 mths       1.49%       0.00%         > 9 mths and ≤ 12 mths       0.44%       0.00%         > 12 mths and ≤ 15 mths       1.06%       0.00%         > 15 mths and ≤ 18 mths       2.57%       0.00%         > 18 mths and ≤ 21 mths       22.76%       0.00%         > 21 mths and ≤ 24 mths       6.40%       0.00%         > 24 mths and ≤ 36 mths       30.62%       0.00%         > 48 mths and ≤ 60 mths       11.39%       0.00%         > 48 mths and ≤ 60 mths       11.39%       0.00%         > 48 mths and ≤ 60 mths       11.39%       0.00%         > 72 mths and ≤ 84 mths       2.88%       0.00%         > 72 mths and ≤ 9 mths       1.29%       18.25%  |  |   |  |
| × 85% and ≤ 90%         1.63%         0.00%           Total         100.00%         100.00%           Mortgage Insurance         \$% at Issue         Jan - 20           Genworth         24.83%         24.02%           QBE         9.43%         0.00%           Total         34.30%         24.02%           Seasoning Analysis         \$% at Issue         Jan - 20           > 6 mths and ≤ 9 mths         1.49%         0.00%           > 9 mths and ≤ 12 mths         0.44%         0.00%           > 12 mths and ≤ 15 mths         1.06%         0.00%           × 15 mths and ≤ 18 mths         2.57%         0.00%           × 18 mths and ≤ 21 mths         22.76%         0.00%           × 21 mths and ≤ 24 mths         6.40%         0.00%           × 24 mths and ≤ 66 mths         30.62%         0.00%           × 48 mths and ≤ 60 mths         11.39%         0.00%           × 48 mths and ≤ 60 mths         11.39%         0.00%           × 72 mths and ≤ 84 mths         3.37%         0.00%           × 84 mths and ≤ 96 mths         1.29%         18.25%  |  |   |  |
| Mortgage Insurance         \$% at Issue         Jan - 20           Gerworth         24.88%         24.02%           QBE         9.43%         0.00%           Total         34.30%         24.02%           Seasoning Analysis         \$ % at Issue         Jan - 20           > 6 mths and ≤ 9 mths         1.49%         0.00%           > 9 mths and ≤ 12 mths         0.44%         0.00%           > 12 mths and ≤ 15 mths         1.06%         0.00%           × 15 mths and ≤ 18 mths         2.57%         0.00%           × 18 mths and ≤ 21 mths         22.76%         0.00%           × 21 mths and ≤ 24 mths         6.40%         0.00%           × 24 mths and ≤ 36 mths         30.62%         0.00%           × 24 mths and ≤ 60 mths         11.39%         0.00%           × 48 mths and ≤ 60 mths         11.39%         0.00%           × 60 mths and ≤ 72 mths         2.88%         0.00%           × 72 mths and ≤ 84 mths         3.37%         0.00%           × 84 mths and ≤ 96 mths         11.29%         18.25%  |  |   | 0.00%                                      |
| Genworth QBE       24.88%       24.02%         Total       9.43%       0.00%         Seasoning Analysis       \$4.30%       24.02%         Se of mths and ≤ 9 mths       1.49%       0.00%         > 9 mths and ≤ 12 mths       0.44%       0.00%         > 12 mths and ≤ 15 mths       1.06%       0.00%         × 15 mths and ≤ 18 mths       2.57%       0.00%         × 18 mths and ≤ 21 mths       22.76%       0.00%         × 21 mths and ≤ 24 mths       6.40%       0.00%         × 24 mths and ≤ 36 mths       30.62%       0.00%         × 36 mths and ≤ 48 mths       10.42%       0.00%         × 48 mths and ≤ 60 mths       11.39%       0.00%         × 60 mths and ≤ 77 mths       2.88%       0.00%         × 72 mths and ≤ 84 mths       3.37%       0.00%         × 72 mths and ≤ 96 mths       1.29%       18.25%  | Total  | 100.00%   | 100.00%                                    |
| Genworth QBE       24.88%       24.02%         Total       9.43%       0.00%         Seasoning Analysis       \$4.30%       24.02%         Se of mths and ≤ 9 mths       1.49%       0.00%         > 9 mths and ≤ 12 mths       0.44%       0.00%         > 12 mths and ≤ 15 mths       1.06%       0.00%         × 15 mths and ≤ 18 mths       2.57%       0.00%         × 18 mths and ≤ 21 mths       22.76%       0.00%         × 21 mths and ≤ 24 mths       6.40%       0.00%         × 24 mths and ≤ 36 mths       30.62%       0.00%         × 36 mths and ≤ 48 mths       10.42%       0.00%         × 48 mths and ≤ 60 mths       11.39%       0.00%         × 60 mths and ≤ 77 mths       2.88%       0.00%         × 72 mths and ≤ 84 mths       3.37%       0.00%         × 72 mths and ≤ 96 mths       1.29%       18.25%  | Mortgage Insurance   | \$ % at Issue   | lan - 20                                   |
| QBE         9.43%         0.00%           Total         34.30%         24.02%           Seasoning Analysis         \$% at Issue         Jan - 20           > 6 mths and ≤ 9 mths         1.49%         0.00%           > 9 mths and ≤ 12 mths         0.44%         0.00%           > 12 mths and ≤ 15 mths         1.06%         0.00%           × 15 mths and ≤ 18 mths         2.57%         0.00%           × 18 mths and ≤ 21 mths         22.76%         0.00%           × 21 mths and ≤ 24 mths         6.40%         0.00%           × 24 mths and ≤ 36 mths         30.62%         0.00%           × 36 mths and ≤ 48 mths         10.42%         0.00%           × 48 mths and ≤ 60 mths         11.39%         0.00%           × 60 mths and ≤ 72 mths         2.88%         0.00%           × 72 mths and ≤ 84 mths         3.37%         0.00%           × 72 mths and ≤ 96 mths         11.29%         18.25%   |  |   | 24.02%                                     |
| Seasoning Analysis         \$% at Issue         Jan - 20           > 6 mths and ≤ 9 mths         1.49%         0.00%           > 9 mths and ≤ 12 mths         0.44%         0.00%           > 12 mths and ≤ 15 mths         1.06%         0.00%           × 15 mths and ≤ 18 mths         2.57%         0.00%           × 18 mths and ≤ 21 mths         22.76%         0.00%           × 21 mths and ≤ 24 mths         6.40%         0.00%           × 24 mths and ≤ 36 mths         30.62%         0.00%           × 36 mths and ≤ 48 mths         10.42%         0.00%           × 48 mths and ≤ 60 mths         11.39%         0.00%           × 60 mths and ≤ 72 mths         2.88%         0.00%           × 72 mths and ≤ 84 mths         3.37%         0.00%           × 84 mths and ≤ 96 mths         1.29%         18.25%  | QBE  |   | 0.00%                                      |
| > 6 mths and ≤ 9 mths       1.49%       0.00%         > 9 mths and ≤ 12 mths       0.44%       0.00%         > 12 mths and ≤ 15 mths       1.06%       0.00%         > 15 mths and ≤ 18 mths       2.57%       0.00%         > 18 mths and ≤ 21 mths       22.76%       0.00%         > 21 mths and ≤ 24 mths       6.40%       0.00%         > 24 mths and ≤ 36 mths       30.62%       0.00%         > 36 mths and ≤ 48 mths       10.42%       0.00%         > 48 mths and ≤ 60 mths       11.39%       0.00%         > 60 mths and ≤ 72 mths       2.88%       0.00%         > 72 mths and ≤ 84 mths       3.37%       0.00%         > 84 mths and ≤ 96 mths       1.29%       18.25%   | Total  | 34.30%  | 24.02%                                     |
| > 6 mths and ≤ 9 mths       1.49%       0.00%         > 9 mths and ≤ 12 mths       0.44%       0.00%         > 12 mths and ≤ 15 mths       1.06%       0.00%         > 15 mths and ≤ 18 mths       2.57%       0.00%         > 18 mths and ≤ 21 mths       22.76%       0.00%         > 21 mths and ≤ 24 mths       6.40%       0.00%         > 24 mths and ≤ 36 mths       30.62%       0.00%         > 36 mths and ≤ 48 mths       10.42%       0.00%         > 48 mths and ≤ 60 mths       11.39%       0.00%         > 60 mths and ≤ 72 mths       2.88%       0.00%         > 72 mths and ≤ 84 mths       3.37%       0.00%         > 84 mths and ≤ 96 mths       1.29%       18.25%   | Seasoning Analysis   | \$ % at Issue   | lan - 20                                   |
| > 9 mths and ≤ 12 mths       0.44%       0.00%         > 12 mths and ≤ 15 mths       1.06%       0.00%         > 15 mths and ≤ 18 mths       2.57%       0.00%         > 18 mths and ≤ 21 mths       22.76%       0.00%         > 21 mths and ≤ 24 mths       6.40%       0.00%         > 24 mths and ≤ 36 mths       30.62%       0.00%         > 36 mths and ≤ 48 mths       10.42%       0.00%         > 48 mths and ≤ 60 mths       11.39%       0.00%         > 60 mths and ≤ 72 mths       2.88%       0.00%         > 72 mths and ≤ 84 mths       3.37%       0.00%         > 84 mths and ≤ 96 mths       1.29%       18.25%   |  |   |  |
| > 12 mths and ≤ 15 mths       1.06%       0.00%         > 15 mths and ≤ 18 mths       2.57%       0.00%         > 18 mths and ≤ 21 mths       22.76%       0.00%         > 21 mths and ≤ 24 mths       6.40%       0.00%         > 24 mths and ≤ 36 mths       30.62%       0.00%         > 36 mths and ≤ 48 mths       10.42%       0.00%         > 48 mths and ≤ 60 mths       11.39%       0.00%         > 60 mths and ≤ 72 mths       2.88%       0.00%         > 72 mths and ≤ 84 mths       3.37%       0.00%         > 84 mths and ≤ 96 mths       1.29%       18.25%  |  |   |  |
| > 18 mths and ≤ 21 mths       22.76%       0.00%         > 21 mths and ≤ 24 mths       6.40%       0.00%         > 24 mths and ≤ 36 mths       30.62%       0.00%         > 36 mths and ≤ 48 mths       10.42%       0.00%         > 48 mths and ≤ 60 mths       11.39%       0.00%         > 60 mths and ≤ 72 mths       2.88%       0.00%         > 72 mths and ≤ 84 mths       3.37%       0.00%         > 84 mths and ≤ 96 mths       1.29%       18.25%  |  | 1.06%   |  |
| > 21 mths and ≤ 24 mths       6.40%       0.00%         > 24 mths and ≤ 35 mths       30.62%       0.00%         > 36 mths and ≤ 48 mths       10.42%       0.00%         > 48 mths and ≤ 60 mths       11.39%       0.00%         > 60 mths and ≤ 72 mths       2.88%       0.00%         > 72 mths and ≤ 84 mths       3.37%       0.00%         > 84 mths and ≤ 96 mths       1.29%       18.25%   |  |   |  |
| > 24 mths and ≤ 36 mths       30.62%       0.00%         > 36 mths and ≤ 48 mths       10.42%       0.00%         > 48 mths and ≤ 60 mths       11.39%       0.00%         > 60 mths and ≤ 72 mths       2.88%       0.00%         > 72 mths and ≤ 84 mths       3.37%       0.00%         > 84 mths and ≤ 96 mths       1.29%       18.25%   |  |   |  |
| > 36 mths and ≤ 48 mths     10.42%     0.00%       > 48 mths and ≤ 60 mths     11.39%     0.00%       > 60 mths and ≤ 72 mths     2.88%     0.00%       > 72 mths and ≤ 84 mths     3.37%     0.00%       > 84 mths and ≤ 96 mths     1.29%     18.25%  |  |   | 0.00%                                      |
| > 48 mths and ≤ 60 mths     11.39%     0.00%       > 60 mths and ≤ 72 mths     2.88%     0.00%       > 72 mths and ≤ 84 mths     3.37%     0.00%       > 84 mths and ≤ 96 mths     1.29%     18.25%   | > 24 mths and < 26 mths  |   | 0.000/                                     |
| > 60 mths and ≤ 72 mths       2.88%       0.00%         > 72 mths and ≤ 84 mths       3.37%       0.00%         > 84 mths and ≤ 96 mths       1.29%       18.25%  |  | 30.62%  |  |
| > 72 mths and ≤ 84 mths       3.37%       0.00%         > 84 mths and ≤ 96 mths       1.29%       18.25%  | > 36 mths and ≤ 48 mths  | 30.62%<br>10.42%                                      | 0.00%                                      |
|   | > 36 mths and ≤ 48 mths<br>> 48 mths and ≤ 60 mths   | 30.62%<br>10.42%<br>11.39%                            | 0.00%<br>0.00%                             |
| > 96 mtns and ≤ 108 mths 3.24% 34.90%   | > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths  | 30.62%<br>10.42%<br>11.39%<br>2.88%<br>3.37%          | 0.00%<br>0.00%                             |
|   | > 36 mths and ≤ 48 mths<br>> 48 mths and ≤ 60 mths<br>> 60 mths and ≤ 72 mths<br>> 72 mths and ≤ 84 mths<br>> 84 mths and ≤ 96 mths  | 30.62%<br>10.42%<br>11.39%<br>2.88%<br>3.37%<br>1.29% | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>18.25% |

| > 108 mths and ≤ 120 mths | 1.47%                    | 13.73%            |
|---------------------------|--------------------------|-------------------|
| > 120 mths Total          | 0.58%<br><b>100.00</b> % | 33.12%<br>100.00% |

| Geographic Distribution ACT - Metro   |   | <b>\$ % at Issue</b><br>4.83%  |  | <u>Jan - 20</u><br>0.00%   |  |
|---|---|--|--|--|--|
| Total ACT   |   | 4.83%  |  | 0.00%  |  |
| NSW - Inner city  |   | 0.00%  |  | 0.00%  |  |
| NSW - Metro   |   | 25.61%   |  | 22.76%   |  |
| NSW - Non metro<br>Total NSW  |   | 12.37%<br>37.97%   |  | 4.63%<br>27.39%  |  |
|   |   |  |  |  |  |
| NT - Metro<br>NT - Non metro  |   | 0.00%<br>0.00%   |  | 0.00%<br>0.00%   |  |
| Total NT  |   | 0.00%  |  | 0.00%  |  |
|   |   |  |  |  |  |
| QLD - Inner city<br>QLD - Metro   |   | 0.00%<br>3.74%   |  | 0.00%<br>0.00%   |  |
| QLD - Non metro   |   | 0.57%  |  | 0.00%  |  |
| Total QLD   |   | 4.31%  |  | 0.00%  |  |
| SA - Inner city   |   | 0.00%  |  | 0.00%  |  |
| SA - Metro  |   | 8.40%  |  | 16.65%   |  |
| SA - Non metro<br>Total SA  |   | 2.87%<br>11.27%  |  | 0.00%<br>16.65%  |  |
| Total SA  |   | 11.2776  |  | 10.05%   |  |
| TAS - Inner city  |   | 0.00%  |  | 0.00%  |  |
| TAS - Metro<br>TAS - Non metro  |   | 0.00%<br>0.00%   |  | 0.00%<br>0.00%   |  |
| Total TAS   |   | 0.00%  |  | 0.00%  |  |
| VIC languagh.   |   | 0.000  |  | 0.000/   |  |
| VIC - Inner city<br>VIC - Metro   |   | 0.00%<br>24.52%  |  | 0.00%<br>25.37%  |  |
| VIC - Non metro   |   | 2.38%  |  | 3.39%  |  |
| Total VIC   |   | 26.90%   |  | 28.76%   |  |
| WA - Inner city   |   | 0.00%  |  | 0.00%  |  |
| WA - Metro  |   | 13.27%   |  | 19.11%   |  |
| WA - Non metro<br>Total WA  |   | 1.45%<br>14.72%  |  | 8.09%<br>27.20%  |  |
| TOTAL WA  |   |  |  |  |  |
| Total Inner City Total Metro  |   | 0.00%<br>80.36%  |  | 0.00%<br>83.89%  |  |
| Total Non Metro   |   | 19.64%   |  | 16.11%   |  |
| Total   |   | 100.00%  |  | 100.00%  |  |
| ARREARS \$ % (scheduled balance basis)  | 31-60   | 61-90  | 90+  | Total  |  |
| Jan-19  | 0.00%   | 0.00%  | 0.00%  | 0.00%  |  |
|   | 0.000/  |  |  |  |  |
| Feb-19<br>Mar-19  | 0.00%<br>0.00%  | 0.00%  | 0.00%  | 0.00%<br>0.00%   |  |
| Mar-19<br>Apr-19  | 0.00%<br>0.00%  | 0.00%<br>0.00%<br>0.00%  | 0.00%<br>0.00%   | 0.00%<br>0.00%   |  |
| Mar-19<br>Apr-19<br>May-19  | 0.00%<br>0.00%<br>0.00%   | 0.00%<br>0.00%<br>0.00%<br>0.00%   | 0.00%<br>0.00%<br>0.00%  | 0.00%<br>0.00%<br>0.00%  |  |
| Mar-19<br>Apr-19<br>May-19<br>Jun-19  | 0.00%<br>0.00%<br>0.00%<br>0.00%  | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%  | 0.00%<br>0.00%<br>0.00%<br>0.00%                                     | 0.00%<br>0.00%<br>0.00%<br>0.00%                                     |  |
| Mar-19<br>Apr-19<br>May-19<br>Jun-19<br>Jul-19<br>Aug-19  | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%  | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%                            | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%                   | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%                   |  |
| Mar-19<br>Apr-19<br>May-19<br>Jur-19<br>Jul-19<br>Aug-19<br>Sep-19  | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%   | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%                            | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%                   | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%                   |  |
| Mar-19<br>Apr-19<br>May-19<br>Jun-19<br>Jul-19<br>Aug-19  | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%  | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%                            | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%          | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%                   |  |
| Mar-19<br>Apr-19<br>May-19<br>Jul-19<br>Jul-19<br>Sep-19<br>Oct-19<br>Nov-19<br>Dec-19  | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%                                       | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%          | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% |  |
| Mar-19<br>Apr-19<br>May-19<br>Jul-19<br>Jul-19<br>Aug-19<br>Sep-19<br>Oct-19<br>Nov-19  | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%  | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%          | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%          |  |
| Mar-19 Apr-19 May-19 Jun-19 Jul-19 Aug-19 Sep-19 Oct-19 Dec-19 Dec-19 Jan-20  MORTGAGE SAFETY NET   | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%                                       | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%          | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% |  |
| Mar-19 Apr-19 May-19 Jun-19 Jun-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20  MORTGAGE SAFETY NET Jan-19   | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%                              | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% |  |
| Mar-19 Apr-19 May-19 Jun-19 Jul-19 Aug-19 Sep-19 Oct-19 Dec-19 Dec-19 Jan-20  MORTGAGE SAFETY NET   | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%                              | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% |  |
| Mar-19 Apr-19 May-19 Jun-19 Jun-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20  MORTGAGE SAFETY NET Jan-19 Feb-19 Mar-19 Apr-19  | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%                              | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% |  |
| Mar-19 Apr-19 May-19 Jun-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20  MORTGAGE SAFETY NET Jan-19 Feb-19 Mar-19 Apr-19 May-19  | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%                              | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% |  |
| Mar-19 Apr-19 May-19 Jun-19 Jun-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20  MORTGAGE SAFETY NET Jan-19 Feb-19 Mar-19 Apr-19  | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%                              | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% |  |
| Mar-19 Apr-19 May-19 Jul-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20  MORTGAGE SAFETY NET Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jul-19 Jul-19 Jul-19 Aug-19  | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%                              | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% |  |
| Mar-19 Apr-19 May-19 Jun-19 Jun-19 Jul-19 Aug-19 Sep-19 Oct-19 Dec-19 Jan-20  MORTGAGE SAFETY NET Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jun-19 Jun-19 Jun-19 Jun-19 Jun-19 Jun-19 Jun-19 Jun-19 Jun-19 Sep-19                                | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%                              | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% |  |
| Mar-19 Apr-19 May-19 Jun-19 Jun-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20  MORTGAGE SAFETY NET Jan-19 Feb-19 Mar-19 May-19 Jun-19 Jun-19 Jun-19 Jun-19 Aug-19 Sep-19 Oct-19 Nov-19  | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%                              | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% |  |
| Mar-19 Apr-19 May-19 Jun-19 Jun-19 Jul-19 Aug-19 Sep-19 Oct-19 Dec-19 Jan-20  MORTGAGE SAFETY NET Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jun-19 Jul-19 Jul-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Nov-19 Dec-19                         | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%                              | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% |  |
| Mar-19 Apr-19 May-19 Jul-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20  MORTGAGE SAFETY NET Jan-19 Feb-19 Mar-19 May-19 Jun-19 Jul-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20  | 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%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% |  |
| Mar-19 Apr-19 May-19 Jun-19 Jun-19 Jul-19 Aug-19 Sep-19 Oct-19 Dec-19 Jan-20  MORTGAGE SAFETY NET Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jun-19 Jul-19 Jul-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Nov-19 Dec-19                         | 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%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% |  |
| Mar-19 Apr-19 May-19 Jun-19 Jun-19 Jun-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20  MORTGAGE SAFETY NET Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jun-19 Jun-19 Jun-19 Jun-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20  MORTGAGE IN POSSESSION | 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%  No of Accounts  No of Accounts | 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%          |  |
| Mar-19 Apr-19 May-19 Jul-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20  MORTGAGE SAFETY NET Jan-19 Feb-19 Mar-19 May-19 Jun-19 Jul-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20  | 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%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% | 0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00%<br>0.00% |  |