## 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>Feb - 17</u>  |
|---|--|--|
| Total pool size:  | \$40 8E1 47E 40  | ¢22 222 240 47   |
| Total pool size:<br>Total Number Of Loans (UnConsolidated):   | \$49,851,475.40<br>266   | \$22,232,249.47<br>135   |
| Total number of loans (consolidating split loans):  | 151  | 79   |
| Average loan Size:  | \$330,142.22   | \$281,420.88   |
| Maximum loan size:  | \$918,575.80   | \$904,550.00   |
| Total property value:   | \$87,075,624.00  | \$43,797,683.00  |
| Number of Properties:   | 167  | 88   |
| Average property value:   | \$521,410.92   | \$497,700.94   |
| Average current LVR:  | 59.82%   | 50.90%   |
| Average Term to Maturity (months):  | 310.30   | 277.28   |
| Maximum Remaining Term to Maturity (months):  | 356.22   | 320.25   |
| Weighted Average Seasoning (months):  | 37.10  | 68.83  |
| Weighted Average Current LVR:   | 64.57%   | 62.09%   |
| Weighted Average Term to Maturity (months):   | 317.17   | 288.02   |
| % of pool with loans > \$500,000:   | 30.17%<br>0.00%  | 32.98%<br>0.00%  |
| % of pool (amount) LoDoc Loans:<br>Maximum Current LVR:   | 95.00%   | 94.92%   |
| % Fixed Rate Loans(Value):  | 25.89%   | 10.31%   |
| % Interst Only loans (Value):   | 44.00%   | 31.42%   |
| Weighted average mortgage interest:   | 5.37%  | 4.47%  |
| Investment Loans:   | 31.32%   | 31.54%   |
|   |  |  |
| Outstanding Balance Distribution  | \$ % at Issue  | <u>Feb - 17</u>  |
| > \$0 and ≤ \$100,000   | 1.24%  | 2.68%  |
| > \$100,000 and ≤ \$150,000   | 3.79%  | 5.17%  |
| > \$150,000 and ≤ \$200,000   | 4.94%  | 9.68%  |
| > \$200,000 and ≤ \$250,000   | 8.96%  | 13.37%   |
| > \$250,000 and ≤ \$300,000   | 11.92%   | 7.25%  |
| > \$300,000 and ≤ \$350,000   | 7.14%  | 7.39%  |
| > \$350,000 and ≤ \$400,000   | 11.08%   | 1.70%  |
| > \$400,000 and ≤ \$450,000   | 11.17%   | 13.28%   |
| > \$450,000 and ≤ \$500,000   | 9.58%  | 6.50%  |
| > \$500,000 and ≤ \$550,000   | 3.22%  | 0.00%  |
| > \$550,000 and ≤ \$600,000   | 4.54%  | 7.80%  |
| > \$600,000 and ≤ \$650,000   | 3.73%  | 2.83%  |
| > \$650,000 and ≤ \$700,000 > \$700,000 and ≤ \$700,000   | 4.07%  | 2.95%  |
| > \$700,000 and ≤ \$750,000 > \$750,000 and ≤ \$750,000   | 5.79%  | 0.00%  |
| > \$750,000 and ≤ \$800,000<br>> \$800,000 and ≤ \$850,000  | 0.00%<br>3.39%   | 0.00%<br>7.34%   |
| > \$850,000 and ≤ \$900,000   | 3.39%<br>1.79%   | 7.34%  |
| > \$900,000 and ≤ \$950,000   | 3.66%  | 4.07%  |
| Total   | 100.00%  | 100.00%  |
|   |  |  |
|   |  |  |
| Outstanding Balance LVR Distribution  | <u>\$ % at Issue</u>   | <u>Feb - 17</u>  |
| > 0% and ≤ 25%  | <u>\$ % at issue</u><br>7.28%  | <mark>Feb - 17</mark><br>3.95%   |
| > 0% and ≤ 25%<br>> 25% and ≤ 30%   | <u>\$ % at Issue</u><br>7.28%<br>3.31%   | <mark>Feb - 17</mark><br>3.95%<br>2.78%  |
| > 0% and ≤ 25%<br>> 25% and ≤ 30%<br>> 30% and ≤ 35%  | <u>\$ % at Issue</u><br>7.28%<br>3.31%<br>5.30%  | Feb - 17<br>3.95%<br>2.78%<br>2.49%  |
| > 0% and ≤ 25%<br>> 25% and ≤ 30%<br>> 30% and ≤ 35%<br>> 35% and ≤ 40%   | <u>\$ % at issue</u><br>7.28%<br>3.31%<br>5.30%<br>3.31%   | <mark>Feb - 17</mark><br>3.95%<br>2.78%<br>2.49%<br>5.30%  |
| > 0% and ≤ 25%<br>> 25% and ≤ 30%<br>> 30% and ≤ 35%<br>> 35% and ≤ 40%<br>> 40% and ≤ 45%  | <u>\$ % at Issue</u><br>7.28%<br>3.31%<br>5.30%<br>3.31%<br>4.64%  | Feb - 17<br>3.95%<br>2.78%<br>2.49%<br>5.30%<br>5.33%  |
| > 0% and ≤ 25%<br>> 25% and ≤ 30%<br>> 30% and ≤ 35%<br>> 35% and ≤ 40%<br>> 40% and ≤ 45%<br>> 45% and ≤ 45%   | <u>\$ % at Issue</u><br>7.28%<br>3.31%<br>5.30%<br>3.31%<br>4.64%<br>1.99%   | Feb - 17<br>3.95%<br>2.78%<br>2.49%<br>5.30%<br>5.33%<br>2.85%   |
| > 0% and ≤ 25%<br>> 25% and ≤ 30%<br>> 30% and ≤ 35%<br>> 35% and ≤ 40%<br>> 40% and ≤ 45%<br>> 45% and ≤ 50%<br>> 50% and ≤ 55%  | <u>\$ % at issue</u><br>7.28%<br>3.31%<br>5.30%<br>3.31%<br>4.64%<br>1.99%<br>11.26%   | Feb - 17<br>3.95%<br>2.78%<br>2.49%<br>5.30%<br>5.33%<br>2.85%<br>8.81%  |
| > 0% and ≤ 25%<br>> 25% and ≤ 30%<br>> 30% and ≤ 35%<br>> 35% and ≤ 40%<br>> 40% and ≤ 45%<br>> 45% and ≤ 45%   | <u>\$ % at Issue</u><br>7.28%<br>3.31%<br>5.30%<br>3.31%<br>4.64%<br>1.99%   | Feb - 17<br>3.95%<br>2.78%<br>2.49%<br>5.30%<br>5.33%<br>2.85%   |
| > 0% and ≤ 25%<br>> 25% and ≤ 30%<br>> 30% and ≤ 35%<br>> 35% and ≤ 40%<br>> 40% and ≤ 45%<br>> 45% and ≤ 55%<br>> 55% and ≤ 55%<br>> 55% and ≤ 60%   | <u>\$ % at Issue</u><br>7.28%<br>3.31%<br>5.30%<br>3.31%<br>4.64%<br>1.99%<br>11.26%<br>7.28%  | Feb - 17<br>3.95%<br>2.78%<br>5.30%<br>5.33%<br>2.85%<br>8.81%<br>6.08%  |
| <ul> <li>&gt; 0% and ≤ 25%</li> <li>&gt; 25% and ≤ 30%</li> <li>&gt; 30% and ≤ 35%</li> <li>&gt; 35% and ≤ 40%</li> <li>&gt; 40% and ≤ 45%</li> <li>&gt; 45% and ≤ 55%</li> <li>&gt; 55% and ≤ 65%</li> <li>&gt; 55% and ≤ 60%</li> <li>&gt; 60% and ≤ 65%</li> </ul>   | <u>5 % at Issue</u><br>7.28%<br>3.31%<br>5.30%<br>3.31%<br>4.64%<br>1.9%<br>11.26%<br>7.28%<br>6.62%   | Feb         17           3.95%         2.78%           2.49%         5.30%           5.53%         8.81%           6.08%         10.42%  |
| > 0% and ≤ 25%<br>> 25% and ≤ 30%<br>> 30% and ≤ 35%<br>> 35% and ≤ 40%<br>> 40% and ≤ 45%<br>> 45% and ≤ 50%<br>> 50% and ≤ 55%<br>> 55% and ≤ 60%<br>> 60% and ≤ 65%<br>> 65% and ≤ 70%   | <u>\$ % at Issue</u><br>7.28%<br>3.31%<br>5.30%<br>3.31%<br>4.64%<br>1.99%<br>11.26%<br>7.28%<br>6.62%<br>7.95%  | Feb - 17<br>3.95%<br>2.78%<br>2.49%<br>5.30%<br>5.33%<br>2.85%<br>8.81%<br>6.08%<br>10.42%<br>12.93%   |
| > 0% and ≤ 25%<br>> 25% and ≤ 30%<br>> 30% and ≤ 35%<br>> 35% and ≤ 40%<br>> 40% and ≤ 45%<br>> 45% and ≤ 55%<br>> 55% and ≤ 55%<br>> 55% and ≤ 55%<br>> 60% and ≤ 65%<br>> 65% and ≤ 70%<br>> 70% and ≤ 75%  | <u>\$ % at Issue</u><br>7.28%<br>3.31%<br>5.30%<br>3.31%<br>4.64%<br>1.99%<br>11.26%<br>7.28%<br>6.62%<br>7.95%<br>12.28%  | Feb - 17           3.95%           2.78%           2.49%           5.33%           2.85%           8.81%           6.08%           10.42%           12.93%           14.41%  |
| > 0% and ≤ 25%<br>> 25% and ≤ 30%<br>> 30% and ≤ 35%<br>> 35% and ≤ 40%<br>> 40% and ≤ 45%<br>> 45% and ≤ 55%<br>> 55% and ≤ 55%<br>> 55% and ≤ 55%<br>> 65% and ≤ 65%<br>> 65% and ≤ 70%<br>> 70% and ≤ 75%<br>> 75% and ≤ 80%<br>> 80% and ≤ 85%  | <u>\$ % at issue</u><br>7.28%<br>3.31%<br>5.30%<br>3.31%<br>4.64%<br>1.1.26%<br>7.28%<br>6.62%<br>7.95%<br>12.58%<br>19.87%<br>1.99%<br>4.64%  | Feb - 17           3.95%           2.78%           2.49%           5.30%           5.33%           2.85%           8.81%           6.08%           10.42%           12.93%           14.41%  |
| > 0% and ≤ 25%<br>> 25% and ≤ 30%<br>> 30% and ≤ 35%<br>> 35% and ≤ 40%<br>> 40% and ≤ 45%<br>> 40% and ≤ 55%<br>> 55% and ≤ 50%<br>> 55% and ≤ 65%<br>> 65% and ≤ 65%<br>> 65% and ≤ 65%<br>> 75% and ≤ 85%<br>> 75% and ≤ 80%<br>> 80% and ≤ 85%  | <u>\$ % at Issue</u><br>7.28%<br>3.31%<br>5.30%<br>3.31%<br>4.64%<br>1.99%<br>11.26%<br>7.28%<br>6.62%<br>7.95%<br>12.58%<br>19.87%<br>1.99%   | Feb - 17           3.95%           2.78%           2.49%           5.30%           5.33%           2.85%           8.81%           6.08%           10.42%           12.93%           14.41%           14.07%           3.43%           5.02%           2.14%   |
| > 0% and ≤ 25%<br>> 25% and ≤ 30%<br>> 35% and ≤ 35%<br>> 35% and ≤ 40%<br>> 40% and ≤ 45%<br>> 40% and ≤ 45%<br>> 55% and ≤ 50%<br>> 55% and ≤ 55%<br>> 55% and ≤ 60%<br>> 65% and ≤ 65%<br>> 65% and ≤ 65%<br>> 65% and ≤ 70%<br>> 70% and ≤ 75%<br>> 75% and ≤ 80%<br>> 80% and ≤ 85%<br>> 85% and ≤ 90%<br>> 90% and ≤ 95%<br>> 95% and ≤ 100%  | <u>\$ % at Issue</u><br>7.28%<br>3.31%<br>5.30%<br>3.31%<br>4.64%<br>1.99%<br>11.26%<br>7.28%<br>6.62%<br>7.95%<br>12.58%<br>19.87%<br>1.99%<br>4.64%<br>1.99%<br>0.00%  | Feb - 17           3.95%           2.78%           2.49%           5.30%           5.33%           2.85%           8.81%           6.08%           10.42%           12.93%           14.41%           14.07%           3.43%           5.02%           2.14%   |
| > 0% and ≤ 25%<br>> 25% and ≤ 30%<br>> 30% and ≤ 35%<br>> 35% and ≤ 40%<br>> 40% and ≤ 45%<br>> 40% and ≤ 55%<br>> 55% and ≤ 50%<br>> 55% and ≤ 65%<br>> 65% and ≤ 65%<br>> 65% and ≤ 65%<br>> 75% and ≤ 85%<br>> 75% and ≤ 80%<br>> 80% and ≤ 85%  | <u>\$ % at Issue</u><br>7.28%<br>3.31%<br>5.30%<br>3.31%<br>4.64%<br>1.99%<br>11.26%<br>7.28%<br>6.62%<br>7.95%<br>12.58%<br>19.87%<br>1.99%   | Feb - 17           3.95%           2.78%           2.49%           5.30%           5.33%           2.85%           8.81%           6.08%           10.42%           12.93%           14.41%           14.07%           3.43%           5.02%           2.14%   |
| <ul> <li>&gt; 0% and ≤ 25%</li> <li>&gt; 25% and ≤ 30%</li> <li>&gt; 30% and ≤ 35%</li> <li>&gt; 35% and ≤ 40%</li> <li>&gt; 40% and ≤ 45%</li> <li>&gt; 45% and ≤ 50%</li> <li>&gt; 55% and ≤ 50%</li> <li>&gt; 55% and ≤ 65%</li> <li>&gt; 65% and ≤ 65%</li> <li>&gt; 65% and ≤ 65%</li> <li>&gt; 70% and ≤ 75%</li> <li>&gt; 75% and ≤ 80%</li> <li>&gt; 80% and ≤ 85%</li> <li>&gt; 85% and ≤ 90%</li> <li>&gt; 90% and ≤ 95%</li> <li>&gt; 95% and ≤ 95%</li> <li>&gt; 95% and ≤ 100%</li> <li>Total</li> </ul>   | Ś % at Issue           7.28%           3.31%           5.30%           3.31%           4.64%           1.9%           11.26%           7.28%           6.62%           7.95%           12.58%           19.87%           1.99%           4.64%           1.99%           4.64%           1.99%           0.00%   | Feb - 17           3.95%           2.78%           2.49%           5.30%           5.33%           2.85%           8.81%           6.08%           10.42%           12.93%           14.41%           3.43%           5.02%           2.14%           100.00%  |
| > 0% and ≤ 25%<br>> 25% and ≤ 30%<br>> 35% and ≤ 35%<br>> 35% and ≤ 40%<br>> 40% and ≤ 45%<br>> 40% and ≤ 45%<br>> 55% and ≤ 50%<br>> 55% and ≤ 55%<br>> 65% and ≤ 65%<br>> 65% and ≤ 65%<br>> 65% and ≤ 65%<br>> 65% and ≤ 65%<br>> 70% and ≤ 75%<br>> 75% and ≤ 80%<br>> 80% and ≤ 85%<br>> 85% and ≤ 90%<br>> 90% and ≤ 95%<br>> 95% and ≤ 100%<br>Total<br>Mortagee Insurance   | Ś % at Issue           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%           4.64%           1.99%           0.00%           100.00%           Ś % at Issue   | Feb - 17           3.95%           2.78%           2.49%           5.30%           5.33%           2.85%           8.81%           6.08%           10.42%           12.93%           14.41%           14.07%           3.43%           5.02%           2.14%           0.00%           100.00%   |
| > 0% and ≤ 25%<br>> 25% and ≤ 30%<br>> 35% and ≤ 35%<br>> 35% and ≤ 40%<br>> 40% and ≤ 45%<br>> 55% and ≤ 55%<br>> 55% and ≤ 55%<br>> 55% and ≤ 60%<br>> 60% and ≤ 65%<br>> 65% and ≤ 70%<br>> 70% and ≤ 75%<br>> 75% and ≤ 80%<br>> 80% and ≤ 85%<br>> 85% and ≤ 90%<br>> 90% and ≤ 95%<br>> 95% and ≤ 100%<br>Total   | \$ % at issue           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%           \$ % at issue           23.93%  | Feb - 17           3.95%           2.78%           2.49%           5.30%           5.33%           2.85%           8.81%           6.08%           10.42%           12.93%           14.41%           14.07%           3.43%           5.02%           2.14%           0.00%           100.000%           Feb - 12           25.47%  |
| > 0% and ≤ 25%<br>> 25% and ≤ 30%<br>> 35% and ≤ 35%<br>> 35% and ≤ 40%<br>> 40% and ≤ 45%<br>> 40% and ≤ 45%<br>> 55% and ≤ 50%<br>> 55% and ≤ 55%<br>> 65% and ≤ 65%<br>> 65% and ≤ 65%<br>> 65% and ≤ 65%<br>> 65% and ≤ 65%<br>> 70% and ≤ 75%<br>> 75% and ≤ 80%<br>> 80% and ≤ 85%<br>> 85% and ≤ 90%<br>> 90% and ≤ 95%<br>> 95% and ≤ 100%<br>Total<br>Mortagee Insurance   | Ś % at Issue           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%           4.64%           1.99%           0.00%           100.00%           Ś % at Issue   | Feb - 17           3.95%           2.78%           2.49%           5.30%           5.33%           2.85%           8.81%           6.08%           10.42%           12.93%           14.41%           14.07%           3.43%           5.02%           2.14%           0.00%           100.00%   |
| > 0% and ≤ 25%<br>> 25% and ≤ 30%<br>> 35% and ≤ 35%<br>> 35% and ≤ 40%<br>> 40% and ≤ 45%<br>> 45% and ≤ 55%<br>> 55% and ≤ 55%<br>> 55% and ≤ 60%<br>> 60% and ≤ 65%<br>> 65% and ≤ 60%<br>> 70% and ≤ 75%<br>> 75% and ≤ 80%<br>> 80% and ≤ 85%<br>> 85% and ≤ 80%<br>> 80% and ≤ 85%<br>> 85% and ≤ 90%<br>> 90% and ≤ 95%<br>> 95% and ≤ 100%<br>Total<br>Mortgage Insurance<br>Genworth<br>QBE<br>Total   | \$% at issue           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%           4.64%           1.99%           4.64%           1.99%           4.64%           1.99%           3.00%           0.00%           23.93%           3.51%           27.45%  | Feb - 17           3.95%           2.78%           2.49%           5.30%           5.33%           2.85%           8.81%           6.08%           10.42%           12.93%           14.41%           14.07%           3.43%           5.02%           2.14%           0.00%           100.00%           Feb - 17           25.47%           0.77%           26.91%  |
| > 0% and ≤ 25%<br>> 25% and ≤ 30%<br>> 35% and ≤ 35%<br>> 35% and ≤ 40%<br>> 40% and ≤ 45%<br>> 45% and ≤ 50%<br>> 50% and ≤ 55%<br>> 65% and ≤ 65%<br>> 65% and ≤ 65%<br>> 65% and ≤ 70%<br>> 70% and ≤ 75%<br>> 75% and ≤ 80%<br>> 80% and ≤ 85%<br>> 85% and ≤ 90%<br>> 90% and ≤ 95%<br>> 95% and ≤ 90%<br>> 90% and ≤ 95%<br>> 95% and ≤ 100%<br>Total<br>Mortgage Insurance<br>Genworth<br>QBE<br>Total<br>Seasoning Analysis   | Ś % at Issue           7.28%           3.31%           5.30%           3.31%           4.64%           1.9%           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%  | Feb - 17           3.95%           2.78%           2.49%           5.30%           5.33%           2.85%           8.81%           6.08%           10.42%           12.93%           14.41%           14.07%           3.43%           5.00%           100.00%           Feb - 17           26.91%           Feb - 17  |
| > 0% and ≤ 25%<br>> 25% and ≤ 30%<br>> 35% and ≤ 35%<br>> 35% and ≤ 40%<br>> 40% and ≤ 45%<br>> 45% and ≤ 50%<br>> 50% and ≤ 55%<br>> 55% and ≤ 60%<br>> 60% and ≤ 65%<br>> 65% and ≤ 70%<br>> 70% and ≤ 75%<br>> 75% and ≤ 65%<br>> 85% and ≤ 80%<br>> 80% and ≤ 85%<br>> 85% and ≤ 90%<br>> 90% and ≤ 95%<br>> 95% and ≤ 95%<br>> 95% and ≤ 100%<br>Total<br>Mortgage Insurance<br>Genworth<br>QBE<br>Total<br>Seasoning Analysis<br>> 3 mths and ≤ 6 mths  | Ś % at Issue           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%           4.64%           1.99%           4.64%           1.99%           3.51%           27.45% <b>5% at Issue</b> 2.64%   | Feb - 17           3.95%           2.78%           2.9%           5.30%           5.33%           2.85%           8.81%           6.08%           10.42%           12.93%           14.41%           14.07%           3.43%           5.02%           2.14%           0.000%           100.00%           Feb - 17           25.47%           0.77%           26.91%           Feb - 17           0.00%   |
| > 0% and ≤ 25%<br>> 25% and ≤ 30%<br>> 35% and ≤ 35%<br>> 35% and ≤ 40%<br>> 40% and ≤ 45%<br>> 45% and ≤ 55%<br>> 55% and ≤ 60%<br>> 60% and ≤ 65%<br>> 66% and ≤ 70%<br>> 70% and ≤ 75%<br>> 75% and ≤ 70%<br>> 70% and ≤ 75%<br>> 75% and ≤ 80%<br>> 80% and ≤ 85%<br>> 85% and ≤ 90%<br>> 90% and ≤ 95%<br>> 95% and ≤ 90%<br>> 95% and ≤ 100%<br>Total<br>Mortgage Insurance<br>Genworth<br>QBE<br>Total<br>Seasoning Analysis<br>> 3 mths and ≤ 6 mths<br>> 6 mths and ≤ 9 mths   | \$% at issue           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%           4.64%           1.99%           4.64%           1.99%           4.64%           1.99%           3.51%           23.93%           3.51%           27.45% <b>5% at issue</b> 2.64%           0.99%   | Feb - 17           3.95%           2.78%           2.43%           5.30%           5.33%           2.85%           8.81%           6.08%           10.42%           12.93%           14.41%           14.07%           3.43%           5.02%           2.14%           0.00%           100.00%           Feb - 17           26.91%           Feb - 17           0.00%           0.00%  |
| > 0% and ≤ 25%<br>> 25% and ≤ 30%<br>> 35% and ≤ 35%<br>> 35% and ≤ 40%<br>> 40% and ≤ 45%<br>> 45% and ≤ 50%<br>> 50% and ≤ 55%<br>> 55% and ≤ 65%<br>> 65% and ≤ 65%<br>> 65% and ≤ 70%<br>> 70% and ≤ 75%<br>> 75% and ≤ 80%<br>> 80% and ≤ 85%<br>> 85% and ≤ 90%<br>> 90% and ≤ 95%<br>> 95% and ≤ 90%<br>> 95% and ≤ 100%<br>Total<br>Mortgace Insurance<br>Genworth<br>QBE<br>Total<br>Seasoning Analysis<br>> 3 mths and ≤ 9 mths<br>> 9 mths and ≤ 12 mths  | Ś % at issue           7.28%           3.31%           5.30%           3.31%           4.64%           1.9%           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%           \$% at issue           2.64%           0.99%           1.23%   | Feb - 17           3.95%           2.78%           2.93%           2.30%           5.33%           2.85%           8.81%           6.08%           10.42%           12.93%           14.41%           14.07%           3.43%           5.02%           100.00%           Feb - 17           25.47%           0.00%           0.00%           0.00%           0.00%           0.00%   |
| > 0% and ≤ 25%<br>> 25% and ≤ 30%<br>> 35% and ≤ 35%<br>> 35% and ≤ 40%<br>> 40% and ≤ 45%<br>> 45% and ≤ 50%<br>> 50% and ≤ 55%<br>> 55% and ≤ 60%<br>> 60% and ≤ 65%<br>> 65% and ≤ 70%<br>> 70% and ≤ 75%<br>> 75% and ≤ 60%<br>> 80% and ≤ 85%<br>> 85%<br>> 85% and ≤ 90%<br>> 90% and ≤ 95%<br>> 95% and ≤ 90%<br>> 95% and ≤ 95%<br>> 95% and ≤ 100%<br>Total<br>Mortgage Insurance<br>Genworth<br>QBE<br>Total<br>Seasoning Analysis<br>> 3 mths and ≤ 6 mths<br>> 6 mths and ≤ 9 mths<br>> 9 mths and ≤ 12 mths<br>> 12 mths and ≤ 15 mths   | Ś % at Issue           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%           4.64%           1.99%           4.64%           1.99%           23.93%           3.51%           27.45% <b>5% at Issue</b> 2.64%           0.99%           1.23%           0.05%  | Feb - 17           3.95%           2.78%           2.9%           5.30%           5.33%           2.85%           8.81%           6.08%           10.42%           12.93%           14.41%           14.07%           3.43%           5.02%           2.14%           0.00%           100.00%           Feb - 17           25.47%           0.77%           26.91%           Feb - 12           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%  |
| > 0% and ≤ 25%<br>> 25% and ≤ 30%<br>> 35% and ≤ 35%<br>> 35% and ≤ 40%<br>> 40% and ≤ 45%<br>> 45% and ≤ 50%<br>> 50% and ≤ 55%<br>> 55% and ≤ 60%<br>> 60% and ≤ 65%<br>> 60% and ≤ 75%<br>> 70% and ≤ 75%<br>> 70% and ≤ 75%<br>> 75% and ≤ 80%<br>> 80% and ≤ 85%<br>> 85% and ≤ 90%<br>> 90% and ≤ 95%<br>> 95% and ≤ 100%<br>Total<br>Mortgage Insurance<br>Genworth<br>QBE<br>Total<br>Seasoning Analysis<br>> 3 mths and ≤ 6 mths<br>> 6 mths and ≤ 9 mths<br>> 9 mths and ≤ 12 mths<br>> 12 mths and ≤ 12 mths   | \$% at issue           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%           4.64%           1.99%           4.64%           1.99%           4.64%           1.99%           4.64%           1.99%           4.64%           1.99%           4.64%           1.99%           0.00%           0.00%           0.00%           0.00%           0.00%           27.45%           2.64%           0.99%           1.23%           0.05%           6.20%   | Feb - 17           3.95%           2.78%           2.85%           5.30%           5.33%           2.85%           8.81%           6.08%           10.42%           12.93%           14.41%           14.07%           3.43%           5.02%           2.14%           0.00%           100.00%           Feb - 17           26.91%           Feb - 17           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%  |
| > 0% and ≤ 25%<br>> 25% and ≤ 30%<br>> 30% and ≤ 35%<br>> 35% and ≤ 40%<br>> 40% and ≤ 45%<br>> 40% and ≤ 55%<br>> 55% and ≤ 50%<br>> 55% and ≤ 55%<br>> 65% and ≤ 55%<br>> 65% and ≤ 65%<br>> 65% and ≤ 70%<br>> 70% and ≤ 75%<br>> 75% and ≤ 80%<br>> 80% and ≤ 85%<br>> 85% and ≤ 90%<br>> 90% and ≤ 95%<br>> 95% and ≤ 100%<br>Total<br>Mortgace Insurance<br>Genworth<br>QBE<br>Total<br>Seasoning Analysis<br>> 3 mths and ≤ 12 mths<br>> 12 mths and ≤ 15 mths<br>> 12 mths and ≤ 15 mths<br>> 18 mths and ≤ 21 mths   | Ś % at issue           7.28%           3.31%           5.30%           3.31%           4.64%           1.9%           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%           \$.27.45%           \$.27.45%           \$.27.45%           \$.27.45%           \$.27.45%           \$.27.45%           \$.27.45%           \$.27.45%  | Feb - 17           3.95%           2.78%           2.9%           5.30%           5.33%           2.85%           8.81%           6.08%           10.42%           12.93%           14.41%           14.07%           3.43%           5.00%           100.00%           Feb - 17           25.47%           0.07%           26.91%           Feb - 17           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%  |
| > 0% and ≤ 25%<br>> 25% and ≤ 30%<br>> 35% and ≤ 35%<br>> 35% and ≤ 40%<br>> 40% and ≤ 45%<br>> 45% and ≤ 50%<br>> 55% and ≤ 50%<br>> 55% and ≤ 65%<br>> 65% and ≤ 65%<br>> 65% and ≤ 65%<br>> 65% and ≤ 70%<br>> 70% and ≤ 75%<br>> 75% and ≤ 80%<br>> 80% and ≤ 85%<br>> 85%<br>> 85% and ≤ 90%<br>> 90% and ≤ 95%<br>> 95% and ≤ 90%<br>Total<br>Mortgage Insurance<br>Genworth<br>QBE<br>Total<br>Seasoning Analysis<br>> 3 mths and ≤ 6 mths<br>> 6 mths and ≤ 9 mths<br>> 9 mths and ≤ 15 mths<br>> 12 mths and ≤ 15 mths<br>> 15 mths and ≤ 11 mths<br>> 18 mths and ≤ 21 mths<br>> 11 mths and ≤ 21 mths  | \$% at issue           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%           4.64%           1.99%           4.64%           1.99%           23.93%           3.51%           27.45%           \$% at issue           2.64%           0.09%           1.23%           0.05%           6.20%           13.99%           15.35%  | Feb - 17           3.95%           2.78%           2.9%           5.30%           5.33%           2.85%           8.81%           6.08%           10.42%           12.93%           14.41%           14.07%           3.43%           5.02%           2.14%           0.00%           100.00%           Feb - 17           25.47%           0.77%           26.91%           Feb - 12           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%<br>> 25% and ≤ 30%<br>> 30% and ≤ 35%<br>> 35% and ≤ 40%<br>> 40% and ≤ 45%<br>> 40% and ≤ 55%<br>> 55% and ≤ 50%<br>> 55% and ≤ 55%<br>> 65% and ≤ 70%<br>> 65% and ≤ 70%<br>> 70% and ≤ 75%<br>> 75% and ≤ 85%<br>> 80% and ≤ 85%<br>> 80% and ≤ 85%<br>> 90% and ≤ 90%<br>> 90% and ≤ 90%<br>> 90% and ≤ 90%<br>> 95% and ≤ 100%<br>Total<br>Mortage Insurance<br>Gerworth<br>QBE<br>Total<br>Seasoning Analysis<br>> 3 mths and ≤ 6 mths<br>> 6 mths and ≤ 10 mths<br>> 12 mths and ≤ 12 mths<br>> 12 mths and ≤ 21 mths   | 5 % at issue           7.28%           3.31%           5.30%           3.31%           4.64%           1.9%           11.26%           7.28%           6.62%           7.95%           12.58%           19.87%           1.99%           4.64%           1.99%           0.00%           100.00%           27.45%           27.45%           2.64%           0.99%           1.23%           0.05%           6.20%           13.99%           1.23%           0.05%           6.20%           13.99%           15.35%           20.83%   | Feb - 17           3.95%           2.78%           2.49%           5.30%           5.33%           2.85%           8.81%           6.08%           10.42%           12.93%           14.41%           14.07%           3.43%           5.02%           2.14%           0.00%           100.00%           Feb - 17           25.47%           0.77%           26.91%           Feb - 12           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%   |
| > 0% and ≤ 25%<br>> 25% and ≤ 30%<br>> 35% and ≤ 35%<br>> 35% and ≤ 40%<br>> 40% and ≤ 45%<br>> 45% and ≤ 50%<br>> 50% and ≤ 55%<br>> 55% and ≤ 60%<br>> 60% and ≤ 65%<br>> 65% and ≤ 70%<br>> 70% and ≤ 75%<br>> 75% and ≤ 80%<br>> 80% and ≤ 85%<br>> 85% and ≤ 90%<br>> 90% and ≤ 95%<br>> 95% and ≤ 100%<br>Total<br>Mortgage Insurance<br>Genworth<br>QBE<br>Total<br>Seasoning Analysis<br>> 3 mths and ≤ 10 mths<br>> 6 mths and ≤ 11 mths<br>> 15 mths and ≤ 11 mths<br>> 15 mths and ≤ 21 mths<br>> 18 mths and ≤ 21 mths<br>> 18 mths and ≤ 21 mths<br>> 18 mths and ≤ 21 mths<br>> 24 mths and ≤ 24 mths<br>> 24 mths and ≤ 48 mths  | Ś % at issue           7.28%           3.31%           5.30%           3.31%           4.64%           1.9%           11.26%           7.28%           6.62%           7.95%           12.58%           19.87%           1.99%           4.64%           1.99%           0.00%           100.00%           \$           \$ x at issue           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%   | Feb - 17           3.95%           2.78%           2.49%           5.30%           5.33%           2.85%           8.81%           6.08%           10.42%           12.93%           14.41%           14.07%           3.43%           5.00%           100.00%           Feb - 12           25.47%           0.77%           26.91%           Feb - 17           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 $\leq 25\%$<br>> 25% and $\leq 30\%$<br>> 35% and $\leq 35\%$<br>> 35% and $\leq 40\%$<br>> 40% and $\leq 45\%$<br>> 45% and $\leq 50\%$<br>> 55% and $\leq 50\%$<br>> 55% and $\leq 65\%$<br>> 65% and $\leq 65\%$<br>> 65% and $\leq 65\%$<br>> 65% and $\leq 70\%$<br>> 70% and $\leq 75\%$<br>> 75% and $\leq 80\%$<br>> 80% and $\leq 85\%$<br>> 85% and $\leq 90\%$<br>> 90% and $\leq 95\%$<br>> 90% and $\leq 95\%$<br>> 95% and $\leq 90\%$<br>Total<br>Mortage Insurance<br>Genworth<br>QBE<br>Total<br>Seasoning Analysis<br>> 3 mths and $\leq 6$ mths<br>> 6 mths and $\leq 15$ mths<br>> 12 mths and $\leq 15$ mths<br>> 13 mths and $\leq 21$ mths<br>> 13 mths and $\leq 24$ mths<br>> 24 mths and $\leq 24$ mths<br>> 36 mths and $\leq 26$ mths<br>> 48 mths and $\leq 40\%$<br>> 14 mths and $\leq 26$ mths<br>> 48 mths and $\leq 40\%$<br>> 48 mths and $\leq 40\%$   | \$% at issue           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%           4.64%           1.99%           4.64%           1.99%           4.64%           1.99%           4.64%           1.99%           0.00%           0.00%           0.00%           0.00%           0.00%           27.45%           \$% at issue           2.64%           0.99%           1.23%           0.05%           6.20%           13.99%           15.35%           20.83%           19.00%           4.89%   | Feb - 17           3.95%           2.78%           2.9%           5.30%           5.33%           2.85%           8.81%           6.08%           10.42%           12.93%           14.41%           14.07%           3.43%           5.02%           2.14%           0.00%           100.00%           Feb - 17           25.47%           0.77%           26.91%           Feb - 12           0.00%    |
| > 0% and $\leq$ 25%<br>> 25% and $\leq$ 30%<br>> 30% and $\leq$ 35%<br>> 35% and $\leq$ 40%<br>> 40% and $\leq$ 45%<br>> 40% and $\leq$ 55%<br>> 55% and $\leq$ 50%<br>> 55% and $\leq$ 50%<br>> 55% and $\leq$ 55%<br>> 65% and $\leq$ 70%<br>> 65% and $\leq$ 70%<br>> 70% and $\leq$ 75%<br>> 75% and $\leq$ 80%<br>> 80% and $\leq$ 80%<br>> 80% and $\leq$ 80%<br>> 80% and $\leq$ 80%<br>> 80% and $\leq$ 80%<br>> 90% and $\leq$ 85%<br>> 90% and $\leq$ 85%<br>> 90% and $\leq$ 95%<br>> 95% and $\leq$ 90%<br>> 90% and $\leq$ 85%<br>> 90% and $\leq$ 85%<br>> 90% and $\leq$ 85%<br>> 90% and $\leq$ 85%<br>> 90% and $\leq$ 80%<br>> 80% and $\leq$ 80%<br>> 80% and $\leq$ 80%<br>> 80% and $\leq$ 80%<br>> 80% and $\leq$ 80%<br>> 90% and $\leq$ 100%<br>Total<br><b>Seasoning Analysis</b><br>> 3 mths and $\leq$ 6 mths<br>> 10 mths and $\leq$ 12 mths<br>> 12 mths and $\leq$ 21 mths<br>> 13 mths and $\leq$ 21 mths<br>> 14 mths and $\leq$ 36 mths<br>> 36 mths and $\leq$ 48 mths<br>> 48 mths and $\leq$ 40 mths<br>> 40 mths and $\leq$ 70 mths<br>>   | 5 % at issue           7.28%           3.31%           5.30%           3.31%           4.64%           1.9%           11.26%           7.28%           6.62%           7.95%           12.58%           19.87%           1.99%           4.64%           1.99%           0.00%           100.00%           5.27.45%           5.33%           3.51%           27.45%           5.64%           0.99%           1.23%           0.05%           6.20%           13.99%           15.35%           20.83%           19.00%           4.89%           7.02%   | Feb - 17           3.95%           2.78%           2.49%           5.30%           5.33%           2.85%           8.81%           6.08%           10.42%           11.93%           14.41%           14.07%           3.43%           5.02%           2.14%           0.00%           100.00%           Feb - 17           25.47%           0.77%           26.91%           Feb - 17           0.00%   |
| > 0% and $\leq 25\%$<br>> 25% and $\leq 30\%$<br>> 35% and $\leq 35\%$<br>> 35% and $\leq 35\%$<br>> 35% and $\leq 40\%$<br>> 40% and $\leq 45\%$<br>> 45% and $\leq 50\%$<br>> 50% and $\leq 55\%$<br>> 55% and $\leq 50\%$<br>> 60% and $\leq 55\%$<br>> 65% and $\leq 70\%$<br>> 60% and $\leq 65\%$<br>> 65% and $\leq 70\%$<br>> 70% and $\leq 75\%$<br>> 75% and $\leq 80\%$<br>> 80% and $\leq 85\%$<br>> 85% and $\leq 90\%$<br>> 90% and $\leq 95\%$<br>> 90% and $\leq 95\%$<br>> 95% and $\leq 100\%$<br>Total<br>Mortgage Insurance<br>Genworth<br>QBE<br>Total<br>Seasoning Analysis<br>> 3 mths and $\leq 12$ mths<br>> 12 mths and $\leq 12$ mths<br>> 15 mths and $\leq 21$ mths<br>> 17 mths and $\leq 21$ mths<br>> 18 mths and $\leq 21$ mths<br>> 24 mths and $\leq 48$ mths<br>> 48 mths and $\leq 48$ mths<br>> 60 mths and $\leq 72$ mths  | Ś % at issue           7.28%           3.31%           5.30%           3.31%           4.64%           1.9%           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%           \$\$% at issue           2.64%           0.99%           1.23%           0.05%           1.23%           0.05%           1.3.9%           15.35%           20.83%           19.00%           4.89%           7.02%           2.02%   | Feb - 17           3.95%           2.78%           2.49%           5.30%           5.33%           2.85%           8.81%           6.08%           10.42%           12.93%           14.41%           14.07%           3.43%           5.00%           100.00%           Feb - 17           25.47%           0.77%           26.91%           Feb - 17           0.00%   |
| > 0% and $\leq 25\%$<br>> 25% and $\leq 30\%$<br>> 35% and $\leq 35\%$<br>> 35% and $\leq 40\%$<br>> 40% and $\leq 45\%$<br>> 45% and $\leq 50\%$<br>> 50% and $\leq 55\%$<br>> 55% and $\leq 65\%$<br>> 65% and $\leq 65\%$<br>> 65% and $\leq 65\%$<br>> 65% and $\leq 70\%$<br>> 70% and $\leq 75\%$<br>> 75% and $\leq 80\%$<br>> 80% and $\leq 85\%$<br>> 85% and $\leq 90\%$<br>> 90% and $\leq 95\%$<br>> 90% and $\leq 95\%$<br>> 95% and $\leq 100\%$<br>Total<br>Mortgage Insurance<br>Genworth<br>QBE<br>Total<br>Seasoning Analysis<br>> 3 mths and $\leq 6$ mths<br>> 6 mths and $\leq 15$ mths<br>> 12 mths and $\leq 15$ mths<br>> 12 mths and $\leq 15$ mths<br>> 13 mths and $\leq 21$ mths<br>> 14 mths and $\leq 24$ mths<br>> 44 mths and $\leq 40$ mths<br>> 72 mths and $\leq 72$ mths<br>> 72 mths and $\leq 72$ mths<br>> 70 mths and $\leq 27$ mths<br>> 70 mths and $\leq 72$ mths<br>> 70 mths and $\leq 72$ mths<br>> 70 mths and $\leq 72$ mths<br>> 72 mths and $\leq 72$ mths<br>> 72 mths and $\leq 9$ mths   | \$% at issue           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%           4.64%           1.99%           4.64%           1.99%           4.64%           1.99%           4.64%           1.99%           4.64%           0.00%           0.00%           0.00%           0.00%           1.25%           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% | Feb - 17           3.95%           2.78%           2.9%           5.30%           5.33%           2.85%           8.81%           6.08%           10.42%           12.93%           14.41%           14.07%           3.43%           5.02%           2.14%           0.00%           100.00%           Feb - 17           25.47%           0.77%           26.91%           Feb - 17           0.00%    |
| > 0% and $\leq$ 25%<br>> 25% and $\leq$ 30%<br>> 30% and $\leq$ 35%<br>> 35% and $\leq$ 40%<br>> 40% and $\leq$ 45%<br>> 40% and $\leq$ 50%<br>> 50% and $\leq$ 50%<br>> 55% and $\leq$ 50%<br>> 55% and $\leq$ 70%<br>> 65% and $\leq$ 70%<br>> 65% and $\leq$ 70%<br>> 70% and $\leq$ 75%<br>> 75% and $\leq$ 80%<br>> 80% and $\leq$ 80%<br>> 80% and $\leq$ 80%<br>> 90% and $\leq$ 85%<br>> 95% and $\leq$ 90%<br>> 90% and $\leq$ 95%<br>> 95% and $\leq$ 90%<br>> 90% and $\leq$ 55%<br>> 80%<br>> 90% and $\leq$ 55%<br>> 80%<br>> 90% and $\leq$ 90%<br>> 100%<br>Total<br>Motigate Insurance<br>Genworth<br>QBE<br>Total<br>Motigate Insurance<br>100%<br>Total<br>Motigate Insurance<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100%<br>100% | 5 % at issue           7.28%           3.31%           5.30%           3.31%           4.64%           1.9%           11.26%           7.28%           6.62%           7.95%           12.58%           19.87%           1.99%           4.64%           1.99%           0.00%           100.00%           25 % at issue           2.33%           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%           1.44%   | Feb - 17           3.95%           2.78%           2.49%           5.30%           5.33%           2.85%           8.81%           6.08%           10.42%           11.93%           14.41%           14.07%           3.43%           5.02%           2.14%           0.00%           100.00%           Feb - 17           25.47%           0.77%           26.91%           Feb - 17           0.00%   |
| > 0% and $\leq 25\%$<br>> 25% and $\leq 30\%$<br>> 35% and $\leq 35\%$<br>> 35% and $\leq 40\%$<br>> 40% and $\leq 45\%$<br>> 45% and $\leq 50\%$<br>> 50% and $\leq 55\%$<br>> 55% and $\leq 65\%$<br>> 65% and $\leq 65\%$<br>> 65% and $\leq 65\%$<br>> 65% and $\leq 70\%$<br>> 70% and $\leq 75\%$<br>> 75% and $\leq 80\%$<br>> 80% and $\leq 85\%$<br>> 85% and $\leq 90\%$<br>> 90% and $\leq 95\%$<br>> 90% and $\leq 95\%$<br>> 95% and $\leq 100\%$<br>Total<br>Mortgage Insurance<br>Genworth<br>QBE<br>Total<br>Seasoning Analysis<br>> 3 mths and $\leq 6$ mths<br>> 6 mths and $\leq 15$ mths<br>> 12 mths and $\leq 15$ mths<br>> 12 mths and $\leq 15$ mths<br>> 13 mths and $\leq 21$ mths<br>> 14 mths and $\leq 24$ mths<br>> 44 mths and $\leq 40$ mths<br>> 72 mths and $\leq 72$ mths<br>> 72 mths and $\leq 72$ mths<br>> 70 mths and $\leq 27$ mths<br>> 70 mths and $\leq 72$ mths<br>> 70 mths and $\leq 72$ mths<br>> 70 mths and $\leq 72$ mths<br>> 72 mths and $\leq 72$ mths<br>> 72 mths and $\leq 9$ mths   | \$% at issue           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%           4.64%           1.99%           4.64%           1.99%           4.64%           1.99%           4.64%           1.99%           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%  | Feb - 17           3.95%           2.78%           2.49%           5.30%           5.33%           2.85%           8.81%           6.08%           10.42%           12.93%           14.41%           14.07%           3.43%           5.02%           2.14%           0.00%           100.00%           Feb - 17           25.47%           0.77%           0.00%       |
| > 0% and $\leq 25\%$<br>> 25% and $\leq 30\%$<br>> 35% and $\leq 35\%$<br>> 35% and $\leq 35\%$<br>> 40% and $\leq 45\%$<br>> 45% and $\leq 50\%$<br>> 50% and $\leq 55\%$<br>> 55% and $\leq 50\%$<br>> 55% and $\leq 55\%$<br>> 65% and $\leq 55\%$<br>> 65% and $\leq 70\%$<br>> 70% and $\leq 75\%$<br>> 75% and $\leq 80\%$<br>> 80% and $\leq 85\%$<br>> 85% and $\leq 90\%$<br>> 90% and $\leq 95\%$<br>> 95% and $\leq 100\%$<br>Total<br>Mortage Insurance<br>Genworth<br>QBE<br>Total<br>Seasoning Analysis<br>> 3 mths and $\leq 100\%$<br>Total<br>Seasoning Analysis<br>> 3 mths and $\leq 12$ mths<br>> 12 mths and $\leq 21$ mths<br>> 15 mths and $\leq 42$ mths<br>> 24 mths and $\leq 42$ mths<br>> 48 mths and $\leq 48$ mths<br>> 48 mths and $\leq 48$ mths<br>> 48 mths and $\leq 48$ mths<br>> 60 mths and $\leq 48$ mths<br>> 48 mths and $\leq 40$ mths<br>> 60 mths and $\leq 48$ mths<br>> 48 mths and $\leq 40$ mths<br>> 60 mths and $\leq 40$ mths<br>> 108 mths and $\leq 10$ mths   | Ś % at issue           7.28%           3.31%           5.30%           3.31%           4.64%           1.9%           11.26%           7.28%           6.62%           7.95%           12.58%           19.87%           1.99%           4.64%           1.99%           4.64%           1.99%           0.00%           100.00% <b>5 % at issue</b> 23.93%           3.51% <b>27.45% 5 % at issue</b> 2.64%           0.99%           1.23%           0.05%           1.23%           0.05%           1.3.9%           15.35%           20.83%           19.00%           4.89%           7.02%           0.00%   | Feb - 17           3.95%           2.78%           2.49%           5.30%           5.33%           2.85%           8.81%           6.08%           10.42%           12.93%           14.41%           14.07%           3.43%           5.00%           100.00%           100.00%           100.00%           100.00%           6.91%           Feb - 17           0.00%           0.141% |

| Geographic Distribution<br>ACT - Metro |                       | <u>\$ % at Issue</u><br>4.84% |                   | <u>Feb - 17</u><br>6.26% |
|--|-----------------------|-------------------------------|-------------------|--------------------------|
| Total ACT                              |                       | 4.84%                         |                   | 6.26%                    |
| NSW - Inner city                       |                       | 0.00%                         |                   | 0.00%                    |
| NSW - Metro<br>NSW - Non metro         |                       | 31.14%<br>9.52%               |                   | 27.84%<br>6.36%          |
| Total NSW                              |                       | 40.66%                        |                   | 34.20%                   |
| 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<br>QLD - Non metro         |                       | 6.80%<br>6.83%                |                   | 7.62%<br>7.26%           |
| Total QLD                              |                       | 13.62%                        |                   | 14.88%                   |
| SA - Inner city                        |                       | 0.00%                         |                   | 0.00%                    |
| SA - Metro<br>SA - Non metro           |                       | 5.86%<br>0.00%                |                   | 8.67%<br>0.00%           |
| Total SA                               |                       | 5.86%                         |                   | 8.67%                    |
| TAS - Inner city                       |                       | 0.00%                         |                   | 0.00%                    |
| TAS - Metro                            |                       | 0.72%                         |                   | 0.45%                    |
| TAS - Non metro<br>Total TAS           |                       | 0.37%<br>1.09%                |                   | 0.57%<br>1.02%           |
|  |                       |                               |                   |                          |
| VIC - Inner city<br>VIC - Metro        |                       | 0.00%<br>17.33%               |                   | 0.00%<br>17.56%          |
| VIC - Non metro                        |                       | 3.59%                         |                   | 1.78%                    |
| Total VIC                              |                       | 20.92%                        |                   | 19.34%                   |
| WA - Inner city                        |                       | 0.62%                         |                   | 0.00%<br>15.63%          |
| WA - Metro<br>WA - Non metro           |                       | 12.39%<br>0.00%               |                   | 0.00%                    |
| Total WA                               |                       | 13.01%                        |                   | 15.63%                   |
| Total Inner City                       |                       | 0.62%                         |                   | 0.00%                    |
| Total Metro<br>Total Non Metro         |                       | 79.08%<br>20.30%              |                   | 84.03%<br>15.97%         |
| Total                                  |                       | 100.00%                       |                   | 100.00%                  |
| ARREARS \$ % (scheduled balance basis) | <u>31-60</u>          | <u>61-90</u>                  | <u>90+</u>        | Total                    |
| Sep-15                                 | 0.00%                 | 0.00%                         | 0.00%             | 0.00%                    |
| Oct-15<br>Nov-15                       | 0.00%<br>0.00%        | 0.00%<br>0.00%                | 0.00%<br>0.00%    | 0.00%<br>0.00%           |
| Dec-15                                 | 0.00%                 | 0.00%                         | 0.00%             | 0.00%                    |
| Jan-16                                 | 0.00%                 | 0.00%                         | 0.00%             | 0.00%                    |
| Feb-16<br>Mar-16                       | 2.31%<br>0.00%        | 0.00%<br>1.87%                | 0.00%<br>0.00%    | 2.31%<br>1.87%           |
| Apr-16                                 | 0.00%                 | 0.00%                         | 1.94%             | 1.94%                    |
| May-16<br>Jun-16                       | 0.00%<br>0.00%        | 0.00%<br>0.00%                | 1.93%<br>1.97%    | 1.93%<br>1.97%           |
| Jul-16                                 | 0.00%                 | 0.00%                         | 0.00%             | 0.00%                    |
| Aug-16                                 | 0.00%                 | 0.00%                         | 0.00%             | 0.00%                    |
| Sep-16<br>Oct-16                       | 0.00%<br>0.00%        | 0.00%<br>0.00%                | 0.00%<br>0.00%    | 0.00%<br>0.00%           |
| Nov-16                                 | 0.00%                 | 0.00%                         | 0.00%             | 0.00%                    |
| Dec-16<br>Jan-17                       | 0.00%<br>0.00%        | 0.00%<br>0.00%                | 0.00%<br>0.00%    | 0.00%<br>0.00%           |
| Feb-17                                 | 0.00%                 | 0.00%                         | 0.00%             | 0.00%                    |
| MORTGAGE SAFETY NET                    | No of Accounts        | Amount (\$)                   |                   |                          |
| Sep-15<br>Oct-15                       | -                     | · ·                           |                   |                          |
| Nov-15                                 | -                     |                               |                   |                          |
| Dec-15                                 | -                     | · -                           |                   |                          |
| Jan-16<br>Feb-16                       | -                     |                               |                   |                          |
| Mar-16                                 |                       | · -                           |                   |                          |
| Apr-16<br>May-16                       | -                     | · -                           |                   |                          |
| Jun-16                                 |                       |                               |                   |                          |
| Jul-16<br>Aug-16                       | -                     |                               |                   |                          |
| Sep-16                                 | -                     |                               |                   |                          |
| Oct-16                                 | -                     |                               |                   |                          |
| Nov-16<br>Dec-16                       | -                     |                               |                   |                          |
| Jan-17<br>Feb-17                       | -                     | · -                           |                   |                          |
|  | -                     | · · ·                         |                   |                          |
| MORTGAGE IN POSSESSION                 | No of Accounts<br>NIL | Amount (\$)<br>NIL            |                   |                          |
| PRINCIPAL LOSS                         | No. of loans          | LMI claim (A\$)               | LMI payment (A\$) | <u>Net loss</u>          |
| 2017                                   | -                     |                               | -                 | -                        |
| Total                                  | -                     | -                             | -                 | -                        |