## Article 122a of CRD2 retention of interest report for Progress 2016-1 Trust

Transaction Name: Closing Date: Maturity Date: CRD2 Pool Tuesday, 27th September 2016 Friday, 21th February 2048

Payment Date: Business Day for Payments:

Determination Date & Ex-Interest Date:

Note

AMP Bank Limited will retain on an ongoing basis a net economic interest in randomly selected exposure equivalent to no less than 5% of the aggregate principal balance of the securitised exposure in accordance with paragraph (1)(c) of Article 122a. Each prospective investor that is required to comply with Article 122a (a simplemented 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.

Total Source   10   10   10   10   10   10   10   1	COLLATERAL INFORMATION	<u>At Issue</u>	<u>Mar - 17</u>
Teal Inchiner Olice (Inchinediared):   190	Total nool size:	\$37 471 684 83	\$33,280,105,98
Total number of loans   comulationing spill loans    50,000,000   50,000,700   50			
Second part			
Maximum (man state			
Total property valee. \$50,093,314.00 \$57,293,314.00 \$50,000.00 \$60			
Number of Properties   109   58.687.00   50.5868.70   5			
Average genometry value:   \$550,007.96   \$00,005   \$00			
Average   Ferri		\$587,057.96	\$596,867.90
Average Ferra to Musturly (months):   310.64   301.64   301.64   301.64   301.64   301.64   301.64   301.64   301.65   301.64   301.65			
Weighted Average Seasoning (months):         64.15         66.50%           Weighted Average Ferri Do Mation/ry (months):         31.07 Mg         66.50%           Weighted Average Ferri Do Mation/ry (months):         31.07 Mg         66.50%           Weighted Average Ferri Do Mation/ry (months):         31.07 Mg         66.50%           As John Carrier LIVE:         88.41%         88.41%         88.41%           As John Carrier LIVE:         88.41%         88.41%         88.41%           Free First Lord Look Clark:         1.60%         1.15%         1.15%           Free First Lord Look Clark:         2.20%         2.20%         2.20%           Weighted average mortgage interest:         1.40%         1.15%         2.00%           Incettance Incention Station Distribution         1.00%         1.15%         2.00%           Station Could a Station Distribution         1.00%         1.15%         2.00%           Station Could a Station Distribution         1.00%         1.15%         2.00%           Station Could a Station Distribution         1.00%         1.17%         2.00%           Station Could a Station Distribution         1.00%         1.17%         1.15%           Station Could a Station Distribution         1.00%         1.00%         1.00%			301.61
Weighted Average Seasoning (months):         64.15         66.50%           Weighted Average Ferri Do Mation/ry (months):         31.07 Mg         66.50%           Weighted Average Ferri Do Mation/ry (months):         31.07 Mg         66.50%           Weighted Average Ferri Do Mation/ry (months):         31.07 Mg         66.50%           As John Carrier LIVE:         88.41%         88.41%         88.41%           As John Carrier LIVE:         88.41%         88.41%         88.41%           Free First Lord Look Clark:         1.60%         1.15%         1.15%           Free First Lord Look Clark:         2.20%         2.20%         2.20%           Weighted average mortgage interest:         1.40%         1.15%         2.00%           Incettance Incention Station Distribution         1.00%         1.15%         2.00%           Station Could a Station Distribution         1.00%         1.15%         2.00%           Station Could a Station Distribution         1.00%         1.15%         2.00%           Station Could a Station Distribution         1.00%         1.17%         2.00%           Station Could a Station Distribution         1.00%         1.17%         1.15%           Station Could a Station Distribution         1.00%         1.00%         1.00%			344.15
Vesighted Awerage Farmet I Vill*   66,21%   65,25%   63,05%   63		34.16	41.40
Vesighted Average Ferm to Maturity (months)   15 of pool with Insure - \$500,000:   14 327W   18 348			
Sef pool   Immunit   Imm	Weighted Average Term to Maturity (months):		308.45
Sol Door   Immunit Door Loans:   0.00%   0.00%   1.55%   1.5		43.27%	41.84%
Meanman Current LVP:   88.42%   8.52%   1.55		0.00%	0.00%
Fried Rate Loans(Value):   15.58%   13.58%   3.00%		88.42%	88.42%
Valight alwarger mortager interest:	% Fixed Rate Loans(Value):	26.24%	18.58%
Valight alwarger mortager intreest:		33.60%	34.02%
Investment closes:			4.37%
50 and \$5100,000			
59 and \$5100,000	O Later Con Pale to Pin the Con	A 0/ -1.1	May 47
\$150,000 and \$550,0000 \$2,79% \$2,0000 \$2,79% \$2,0000 and \$2530,0000 \$1,74% \$9,15% \$2,0000 and \$2530,0000 \$1,74% \$9,15% \$2,0000 and \$2530,0000 \$1,74% \$9,15% \$2,0000 and \$2500,0000 \$1,74% \$9,15% \$2,0000 and \$2500,0000 \$1,75% \$1,0000 and \$2500,0000 \$2,0000 and \$2500,0000 \$2,00			
\$150,000 and \$2500,000   2,37%   2,27%   2,250,000   2,37%   2,27%   2,250,000 and \$5300,000   11,74%   9,91%   2,500,000 and \$5300,000   10,47%   9,91%   2,500,000 and \$5300,000   10,47%   7,25%   7,40%   2,500,000 and \$5400,000   1,24%   10,55%   2,550,000 and \$5500,000   16,68%   15,65%   2,550,000 and \$5500,000   1,24%   10,45%   1,55%   2,550,000 and \$5500,000   1,71%   1,90%   4,06%   2,550,000 and \$5500,000   1,71%   1,90%   4,06%   2,500,000 and \$5500,000   1,71%   1,90%   4,06%   2,500,000 and \$5700,000   1,71%   4,06%   2,500,000 and \$5700,000   1,71%   4,06%   4,05%   4,			
\$250,000 and \$250,0000   1.74%   9.91%   \$250,000 and \$5300,000   1.74%   9.91%   \$250,000 and \$5300,000   1.74%   9.95%   9			
\$250,000 and \$2500,000   11.74%   9.91%   5.500   5.500   10.07%   9.52%   5.500,000 and \$2500,000   1.179%   1.59%   1.59%   5.500   5.500   5.500,000 and \$2500,000   1.05%   1.56%   1.55%   7.40%   5.500,000 and \$2500,000   1.65%   1.55%   1.56%   1.55%   1.56%   1.55%   1.56%   1.			
\$250,000 and \$5350,000   10,47%   15,59%   2540,000   11,79%   15,59%   2540,000 and \$5450,000   17,77%   7,74%   7,74%   7,74%   2550,000 and \$5550,000   16,68%   15,55%   2550,000 and \$5550,000   12,43%   10,45%   2550,000 and \$5550,000   12,43%   10,45%   2550,000 and \$5550,000   12,43%   10,45%   2550,000 and \$5550,000   12,43%   1,95%   2550,000 and \$5550,000   12,243%   1,95%   2,55%   2			
\$250,000 and \$250,000   \$250,000 and \$550,000   \$250,000 and \$250,000   \$250			
\$480,000 and \$480,000   \$7.75%   \$7.25%   \$7.45%   \$7.25%   \$7.45%   \$7.55%   \$7.45%   \$7.55%   \$7.45%   \$7.55%   \$7.45%   \$7.55%   \$7.45%   \$7.55%   \$7.45%   \$7.55%   \$7.45%   \$7.55%   \$7.45%   \$7.55%   \$7.45%   \$7.55%   \$7.45%   \$7.55%   \$7.45%   \$7.55%   \$7.45%   \$7.55%   \$7.45%   \$7.55%   \$7.45%   \$7.55%   \$7.45%   \$7.55%   \$7.45%   \$7.55%   \$7.45%   \$7.55%   \$7.45%   \$7.5			
\$45,000 and \$500,000   7,75%   7,40%   5500,000 and \$550,000   16,68%   15,65%   5550,000 and \$550,000   12,43%   10,45%   5500,000 and \$550,000   1,79%   4,08%   5,560,000 and \$5700,000   5,550   4,33%   4,35%   5,570,000 and \$550,000   0,00%   0,00%   5,560,000 and \$550,000   0,00%			
\$50,000 and \$585,000   16,68%   15,65%   \$580,000   12,43%   10,45%   \$580,000   17,11%   190%   \$580,000 and \$685,000   17,11%   1,90%   \$580,000 and \$5750,000   5,85%   4,35%   \$570,000 and \$5750,000   0,00%   0,00%   0,00%   \$580,000 and \$5850,000   0,00%			
\$550,000 and \$500,000         12.43%         10.45%           \$600,000 and \$500,000         1.79%         4.08%           \$570,000 and \$5700,000         5.85%         4.33%           \$750,000 and \$5500,000         0.00%         0.00%           \$850,000 and \$5500,000         0.00%         0.00%           \$850,000 and \$5500,000         0.00%         0.00%           \$850,000 and \$5500,000         0.00%         0.00%           \$950,000 and \$550,000         0.00%         0.00%           \$950,000 and \$550,000         0.00%         0.00%           \$950,000 and \$550,000         1.00%         1.000%           Obtained \$550,000         1.000%         1.000%           \$00 and \$250         1.1000%         1.000%           \$00 and \$250         1.11%         1.13%         1.41%           \$250 and \$500         1.11%         1.13%         1.14%         1.20%           \$250 and \$500         1.11%         1.11%         1.11%         1.11%         1.11%         1.11%         1.11%         1.11% <td></td> <td></td> <td></td>			
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> SESD,000 and ct \$700,000         1,79%         4,08%           > \$700,000 and ct \$800,000         0,00%         0,00%           > \$800,000 and ct \$800,000         0,00%         0,00%           > \$800,000 and ct \$900,000         0,00%         0,00%           > \$900,000 and ct \$1,000,000         2,60%         2,90%           Potal and ct \$1,000,000         10,000%         10,000%           Obtained \$25%         1,000,00%         3,41%           > 25% and ct \$25%         1,80%         3,41%           > 30% and ct \$25%         1,80%         3,41%           > 30% and ct \$25%         1,33%         1,43%           > 30% and ct \$25%         2,51%         3,00%           30% and ct \$25%         2,51%         3,00%           40% and ct \$25%         2,51%         3,00%           40% and ct \$25%         6,50%         3,23%           40% and ct \$25%         6,50%         3,23%           50% and ct \$25%         6,50%         3,23% <td></td> <td></td> <td></td>			
\$750,000 and \$7570,000   \$.8580,000   \$.200\( \) \$.000\( \) \$.000\( \) \$.2500,000 and \$580,000   \$.200\( \) \$.200\( \) \$.250\( \) \$.000\( \) \$.2500,000 and \$580,000   \$.200\( \) \$.2500,000 and \$590,000   \$.000\( \) \$.2600\( \) \$.2500,000 and \$590,000   \$.260\( \) \$.260\( \) \$.250			
> 575,000 and \$ \$800,000         0.00%         2.20%         2.51%           > 5800,000 and \$ \$900,000         0.00%         0.00%           > 5900,000 and \$ \$900,000         0.00%         0.00%           > 5900,000 and \$ \$1,000,000         10.00%         100.00%           Outstanding Balance LVR Distribution         \$ X at Issue         Mar. 17           > 0% and \$ 25%         1.86%         3.41%           > 20% and \$ 25%         1.86%         3.41%           > 30% and \$ 25%         1.13%         1.43%           3 30% and \$ 25%         1.21%         1.43%           3 30% and \$ 30%         2.51%         1.09%           3 30% and \$ 59%         1.51%         1.44%           4 40% and \$ 45%         2.97%         3.23%           4 5%         4.03%         3.26%           4 5% and \$ 50%         1.51%         3.28%           5 5% and \$ 50%         1.61%         3.28%           5 5% and \$ 50%         1.414%         1.23%           5 60%         1.414%         1.23%           5 60%         1.414%         1.23%           5 60%         1.414%         1.23%           5 75% and \$ 50%         1.00%         1.00%           5 75%			
> \$80,00,00 and \$\$850,000         2.20%         2.51%           > \$800,000 and \$\$950,000         0.00%         0.00%           > \$900,000 and \$\$950,000         10.00%         2.90%           Total         100.00%         100.00%           \$900,000 and \$\$1,000,000         100.00%         100.00%           Outstanding Balance LVR Distribution         \$\$\frac{8}{8}\text{ itssue}\$         \$\frac{Mart - 17}{8}\text{ itssue}\$           \$1.86%         3.41%         2.51%         1.0%           \$2 \text{ and \$5} 30%         2.51%         1.0%           \$30% and \$4.0%         4.03%         3.26%           \$30% and \$4.5%         2.97%         3.23%           \$40% and \$5.5%         5.16%         3.88%           \$50% and \$5.0%         4.63%         5.57%           \$1.90%         1.21%			
> SSD,000 and ≤ S900,000         0.00%         0.00%           > S900,000 and ≤ S1,000,000         2.60%         2.30%           POUSTAIN COUNTY         100.00%         100.00%           DUISTAIN COUNTY         1.86%         3.41%           > 0 % and ≤ 25%         1.86%         3.41%           > 25% and ≤ 25%         1.86%         3.41%           > 30% and ≤ 25%         1.51%         1.09%           > 30% and ≤ 25%         4.03%         3.26%           > 30% and ≤ 35%         1.31%         1.43%           > 40% and ≤ 55%         2.97%         3.23%           > 40% and ≤ 45%         2.97%         3.23%           > 40% and ≤ 55%         5.56%         8.85%           > 50% and ≤ 55%         6.56%         8.85%           > 50% and ≤ 55%         1.14%         12.91%           > 60% and ≤ 70%         4.22%         1.98%           > 70% and ≤ 75%         1.309%         1.74%           > 60% and ≤ 70%         4.22%         1.98%           > 70% and ≤ 75%         1.309%         1.74%           > 80% and ≤ 80%         7.76%         8.83%           > 80% and ≤ 80%         7.76%         8.83%           > 80% and ≤ 80%         0			
> \$90,000 and \$\$950,000         0.00%         2.90%           \$10tal         100.00%         100.00%           Intal         100.00%         100.00%           Dutstanding Balance LVR Distribution         \$ x 186%         3.41%           2 25% and \$3.00%         2.51%         1.09%           2 25% and \$3.00%         2.51%         1.09%           3 30% and \$4.00%         4.03%         3.41%           3 38% and \$4.00%         4.03%         3.25%           4.00% and \$4.50%         4.03%         3.25%           4.00% and \$4.50%         \$ 5.6%         8.85%           4.00% and \$4.50%         \$ 5.6%         8.85%           5.00% and \$6.50%         4.63%         5.87%           5.00% and \$6.50%         4.63%         5.87%           5.00% and \$7.75%         4.63%         5.87%           5.00% and \$6.50%         4.42%         1.29 %           5.00% and \$6.50%         4.72%         1.29 %           5.00% and \$7.75%         3.00%         1.72 %           5.00% and \$2.00%         1.00%         0.00%           5.00% and \$2.00%         0.00%         0.00%           5.00% and \$2.00%         0.00%         0.00%           5.00% and \$2.00% <td></td> <td></td> <td></td>			
2595,000 and \$ \$1,000,000   2.00%   100,00%			
Total         100.00%         100.00%           Outstanding Balance LVR Distribution         \$% at Issue         Mar - 17           OW and £ 25%         1,86%         3,41%           ≥ 25% and \$ 30%         2,51%         1,09%           > 30% and \$ 35%         1,31%         1,43%           > 38% and \$ 40%         4,03%         3,25%           > 44% and \$ 45%         2,97%         3,23%           4 45% and \$ 50%         5,16%         3,88%           > 55% and \$ 50%         6,56%         8,85%           > 55% and \$ 60%         4,63%         5,87%           > 50% and \$ 55%         6,56%         8,85%           > 55% and \$ 60%         4,63%         5,87%           > 60% and \$ 55%         4,144%         12,91%           > 65% and \$ 70%         4,72%         1,98%           > 75% and \$ 80%         2,09%         1,845%           > 75% and \$ 80%         2,09%         1,845%           > 80% and \$ 50%         2,09%         1,845%           > 80% and \$ 50%         2,09%         1,845%           > 80% and \$ 50%         2,00%         1,00%           > 80% and \$ 50%         0,00%         0,00%           > 90% and \$ 50%         0,			
> 0% and ≤ 25%     1.86%     3.41%       > 25% and ≤ 30%     2.51%     1.09%       > 30% and ≤ 35%     1.31%     1.43%       > 36% and ≤ 40%     4.03%     3.25%       > 40% and ≤ 45%     5.16%     3.83%       > 45% and ≤ 50%     5.16%     3.83%       > 50% and ≤ 55%     6.56%     8.55%       > 50% and ≤ 65%     4.63%     5.87%       > 60% and ≤ 65%     4.14%     1.21%       > 60% and ≤ 65%     4.14%     1.21%       > 60% and ≤ 65%     4.72%     1.38%       > 60% and ≤ 65%     4.72%     1.84%       > 60% and ≤ 60%     4.72%     1.84%       > 60% and ≤ 65%     4.70%     1.84%       > 70% and ≤ 80%     1.00%     1.00%       > 80% and ≤ 80%     7.70%     8.83%       > 80% and ≤ 90%     0.00%     0.00%       > 90% and ≤ 90%     0.00%     0.00%			
> 0% and ≤ 25%         1.86%         3.41%           > 25% and ≤ 30%         2.51%         1.09%           > 30% and ≤ 35%         1.31%         1.43%           > 36% and 4 40%         4.03%         3.28%           > 40% and ≤ 45%         5.16%         3.83%           > 45% and ≤ 50%         5.16%         3.88%           > 50% and ≤ 55%         6.56%         8.85%           > 50% and ≤ 65%         1.14%         1.21%           > 60% and ≤ 65%         1.14%         1.21%           > 60% and ≤ 65%         1.10%         1.784           > 60% and ≤ 65%         1.10%         1.784           > 65% and ≤ 70%         1.00%         1.784           > 65% and ≤ 70%         1.00%         1.784           > 65% and ≤ 80%         2.00%         1.8.45%           > 70% and ≤ 80%         2.00%         1.8.45%           > 80% and ≤ 80%         7.76%         8.33%           > 80% and ≤ 80%         7.76%         8.33%           > 80% and ≤ 100%         0.00%         0.00%           > 90% and ≤ 90%         1.034%         8.97%           > 80% and ≤ 100%         0.00%         0.00%           0.00%         0.00%         0.00%			
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3 30% and 4 25%       1.31%       1.33%         3 55% and 4 20%       4.03%       3.26%         4 40% and 4 55%       2.97%       3.23%         5 50% and 5 55%       6.56%       8.85%         5 50% and 5 65%       4.63%       5.87%         5 55% and 5 60%       4.63%       5.87%         6 60% and 6 65%       14.14%       11.91%         6 65% and 5 70%       4.72%       1.98%         7 57% and 2 80%       20.90%       18.45%         7 75% and 2 80%       20.90%       18.45%         8 80% and 4 85%       7.76%       8.83%         8 80% and 4 85%       7.76%       8.83%         8 80% and 5 80%       10.34%       8.97%         8 80% and 5 80%       0.00%       0.00%         9 90% and 5 100%       0.00%       0.00%         9 90% and 5 100%       0.00%       0.00%         7 54       8.83%       10.00%       0.00%         7 54       8.83%       10.00%       0.00%         9 5% and 5 100%       0.00%       0.00%       0.00%         7 54       8.83       10.00%       0.00%         7 54       8.83       10.00%       0.00%         9 5% and 1		\$ % at Issue	<u>Mar - 17</u>
> 35% and ≤ 40%       2.97%       3.23%         > 45% and ≤ 50%       2.97%       3.23%         > 50% and ≤ 50%       5.16%       3.88%         > 50% and ≤ 60%       4.63%       5.87%         > 60% and ≤ 65%       14.14%       12.91%         > 65% and ≤ 70%       14.14%       12.91%         > 70% and ≤ 75%       13.09%       17.84%         > 70% and ≤ 80%       20.90%       18.85%         > 80% and ≤ 85%       7.76%       8.83%         > 80% and ≤ 95%       10.34%       8.57%         > 90% and ≤ 95%       0.00%       0.00%         90% and ≤ 95%       0.00%       0.00%         90% and ≤ 95%       0.00%       0.00%         9 90% and ≤ 95%       0.00%       0.00%         9 90% and ≤ 95%       0.00%       0.00%         9 90% and ≤ 100%       0.00%       0.00%	> 0% and ≤ 25%	<u>\$ % at Issue</u> 1.86%	<u>Mar - 17</u> 3.41%
3-40% and ≤ 45%       2.97%       3.23%         4.65% and ≤ 50%       5.16%       3.88%         > 50% and ≤ 55%       4.65%       5.87%         5.60% and ≤ 65%       14.14%       12.91%         6.60% and ≤ 65%       14.14%       19.88%         5.65% and ≤ 70%       4.72%       1.98%         5.70% and ≤ 75%       13.09%       18.45%         7.70% and ≤ 80%       20.90%       18.45%         8.80% and ≤ 80%       20.90%       18.45%         8.80% and ≤ 80%       0.00%       0.00%         9.90% and ≤ 100%       0.00%       0.00%         9.90% and ≤ 90%       0.00%       0.00%         9.95% and ≤ 100%       0.00%       0.00%         9.5% and ≤ 100%       0.00%       0.00%         9.5% and ≤ 100%       0.00%       0.00%         10tal       10.00%       10.00%         Mortrage Insurance       \$ x at issue       Mar-17         Genworth       18.86%       19.14%         0,E       0.00%       0.00%         0,E       0.00%       0.00%         0,E       0.00%       0.00%         0,E       0.00%       0.00%         0,E       0.00% <td>&gt; 0% and ≤ 25% &gt; 25% and ≤ 30%</td> <td><u>\$ % at Issue</u> 1.86% 2.51%</td> <td><u>Mar - 17</u> 3.41% 1.09%</td>	> 0% and ≤ 25% > 25% and ≤ 30%	<u>\$ % at Issue</u> 1.86% 2.51%	<u>Mar - 17</u> 3.41% 1.09%
3.88%       5.16%       3.88%         5.50% and ≤ 55%       6.56%       8.85%         5.50% and ≤ 60%       4.63%       5.87%         5.60% and ≤ 65%       14.14%       12.91%         5.65% and ≤ 70%       13.09%       17.84%         7.75% and ≤ 75%       13.09%       17.84%         8.60% and ≤ 85%       20.90%       18.84%         8.60% and ≤ 85%       7.76%       8.83%         9.90% and ≤ 95%       0.00%       0.00%         9.95% and ≤ 100%       0.00%       0.00%         Post and ≤ 100%       0.00%       0.00%         Post and ≤ 100%       0.00%       0.00%         10al       18.86%       19.14%         Seasoning Analysis       \$ x at issue       Mar - 17         Seasoning Analysis       \$ x at issue       Mar - 17         Seasoning Analysis       \$ x at issue       Mar - 17         Seasoning Analysis       \$ x at issue       Mar - 17         Seasoning Analysis       \$	> 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35%	<b>\$</b> % at Issue 1.86% 2.51% 1.31%	Mar - 17 3.41% 1.09% 1.43%
> 50% and ≤ 55%         6.56%         8.85%           > 55% and ≤ 60%         4.63%         5.87%           > 60% and ≤ 65%         14.14%         12.91%           > 65% and ≤ 70%         4.72%         1.98%           > 70% and ≤ 75%         13.09%         17.84%           > 575% and ≤ 80%         20.90%         18.45%           > 80% and ≤ 85%         7.76%         8.83%           > 85% and ≤ 90%         10.34%         8.97%           > 90% and ≤ 95%         0.00%         0.00%           9 95% and ≤ 100%         0.00%         0.00%           Total         100.00%         100.00%           Mortage Insurance         \$% attsue         Mar - 17           Genworth         18.86%         19.14%           QBE         0.00%         0.00%           Total         18.86%         19.14%           Seasoning Analysis         \$% attsue         Mar - 17           > 3 mths and ≤ 6 mths         0.00%         0.00%           > 6 mths and ≤ 9 mths         0.00%         0.00%           > 12 mths and ≤ 12 mths         0.00%         0.00%           > 12 mths and ≤ 12 mths         1.35%         0.00%           > 12 mths and ≤ 12 mths	> 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40%	\$ % at Issue 1.86% 2.51% 1.31% 4.03%	Mar - 17 3.41% 1.09% 1.43% 3.26%
> 55% and ≤ 60%         4.63%         5.87%           > 60% and ≤ 65%         14.1%         11.98%           > 65% and ≤ 70%         4.72%         19.8%           > 70% and ≤ 75%         13.09%         17.84%           > 80% and ≤ 80%         20.90%         8.83%           > 85% and ≤ 90%         10.34%         8.83%           > 85% and ≤ 90%         0.00%         0.00%           > 90% and ≤ 95%         0.00%         0.00%           > 95% and ≤ 100%         0.00%         0.00%           Total         10.000%         100.00%           Total         18.86%         19.14%           QBE         0.00%         0.00%           Seasoning Analysis         \$ 3 at Issue         Mar-17           Seasoning Analysis         \$ 3 at Issue         Mar-17           > 9 mths and ≤ 6 mths         0.00%         0.00%           > 6 mths and ≤ 9 mths         0.00%         0.00%           > 15 mths and ≤ 12 mths         1.43%         0.00%           > 12 mths and ≤ 12 mths         1.43%         0.00%           > 12 mths and ≤ 12 mths         1.35%         1.14%           > 21 mths and ≤ 12 mths         1.035%         1.214%           > 21 mths and	> 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45%	\$ % at Issue 1.86% 2.51% 1.31% 4.03% 2.97%	Mar - 17 3.41% 1.09% 1.43% 3.26% 3.23%
> 60% and ≤ 65%       14.14%       12.91%         > 65% and ≤ 70%       4.72%       1.98%         > 70% and ≤ 75%       13.09%       17.84%         > 75% and ≤ 80%       20.90%       18.45%         > 80% and ≤ 85%       7.76%       8.83%         > 85% and ≤ 90%       10.34%       8.97%         > 90% and ≤ 95%       0.00%       0.00%         > 95% and ≤ 100%       0.00%       0.00%         7 tal       100.00%       100.00%         Mortgage Insurance       \$x Issue       Mar. 17         Genworth       18.86%       19.14%         QBE       0.00%       0.00%         Total       18.86%       19.14%         Seasoning Analysis       \$x Issue       Mar. 17         S anths and ≤ 6 mths       0.00%       0.00%         > 6 mths and ≤ 9 mths       0.00%       0.00%         > 9 mths and ≤ 12 mths       0.00%       0.00%         > 12 mths and ≤ 15 mths       5.38%       0.00%         > 12 mths and ≤ 11 mths       1.43%       0.00%         > 12 mths and ≤ 21 mths       5.38%       0.00%         > 12 mths and ≤ 22 mths       1.03%       1.21%         > 21 mths and ≤ 22 mths	> 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50%	\$ % at Issue 1.86% 2.51% 1.31% 4.03% 2.97% 5.16%	Mar - 17 3.41% 1.09% 1.43% 3.26% 3.23% 3.88%
> 56% and s 70%       4.72%       1.98%         > 70% and s 27%       13.09%       17.84%         > 75% and s 80%       20.90%       18.45%         > 80% and s 85%       7.76%       8.83%         > 85% and s 90%       10.34%       8.97%         > 90% and s 95%       0.00%       0.00%         95% and s 100%       0.00%       0.00%         Mortrage Insurance       \$ x at issue       Mar - 17         Genworth       18.86%       19.14%         QBE       0.00%       0.00%         Total       18.86%       19.14%         QBE       0.00%       0.00%         > 6 mths and s 6 mths       0.00%       0.00%         > 6 mths and s 12 mths       0.00%       0.00%         > 9 mths and s 12 mths       1.43%       0.00%         > 12 mths and s 12 mths       1.43%       0.00%         > 12 mths and s 12 mths       1.53%       1.24%         > 12 mths and s 2 mths       1.30%       1.21%         > 18 mths and s 2 mths       1.30%       1.214%         > 24 mths and s 3 mths       13.30%       32.11%         > 12 mths and s 2 mths       1.30%       1.214%         > 24 mths and s 3 mths	> 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55%	\$ % at Issue 1.86% 2.51% 1.31% 4.03% 2.97% 5.16% 6.56%	Mar - 17 3.41% 1.09% 1.43% 3.26% 3.23% 3.88% 8.85%
>70% and ≤ 75%       13.09%       17.84%         > 75% and ≤ 80%       20.90%       18.45%         > 80% and ≤ 85%       7.76%       8.83%         > 85% and ≤ 90%       10.34%       8.97%         > 90% and ≤ 95%       0.00%       0.00%         > 95% and ≤ 100%       0.00%       0.00%         70tal       100.00%       100.00%         Mortage Insurance       \$ % at Issue       Mar - 17         Genworth       18.86%       19.14%         Total       18.86%       19.14%         Seasoning Analysis       \$ % at Issue       Mar - 17         > 3 mths and ≤ 6 mths       0.00%       0.00%         > 6 mths and ≤ 9 mths       0.00%       0.00%         > 9 mths and ≤ 12 mths       0.00%       0.00%         > 12 mths and ≤ 12 mths       1.43%       0.00%         > 15 mths and ≤ 12 mths       5.38%       0.00%         > 12 mths and ≤ 21 mths       1.035%       2.19%         > 21 mths and ≤ 21 mths       1.035%       2.19%         > 21 mths and ≤ 24 mths       13.36%       38.91%         > 18 mths and ≤ 20 mths       33.37%       38.91%         > 24 mths and ≤ 36 mths       15.35%       23.40%     <	> 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60%	\$ % at Issue 1.86% 2.51% 1.31% 4.03% 2.97% 5.16% 6.56% 4.63%	Mar - 17 3.41% 1.09% 1.43% 3.26% 3.23% 3.88% 8.85% 5.87%
> 75% and s 80%       20.90%       18.45%         > 80% and s 85%       7.76%       8.83%         > 85% and s 90%       10.34%       8.97%         > 90% and s 95%       0.00%       0.00%         > 95% and s 100%       0.00%       0.00%         Total       100.00%       100.00%         Mortgage Insurance       \$ xat Issue       Mar - 17         Genworth       18.86%       19.14%         QBE       0.00%       0.00%         Total       18.86%       19.14%         Seasoning Analysis       \$ xat Issue       Mar - 17         > 3 mths and ≤ 6 mths       0.00%       0.00%         > 6 mths and ≤ 9 mths       0.00%       0.00%         > 9 mths and ≤ 12 mths       0.00%       0.00%         > 12 mths and ≤ 12 mths       1.43%       0.00%         > 12 mths and ≤ 12 mths       7.53%       1.54%         > 18 mths and ≤ 21 mths       10.35%       1.19%         > 21 mths and ≤ 21 mths       13.35%       2.19%         > 21 mths and ≤ 24 mths       13.35%       2.340%         > 24 mths and ≤ 36 mths       15.35%       23.40%         > 28 mths and ≤ 48 mths       1.535%       2.340%	> 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 60% and ≤ 55%	\$ at Issue  1.86% 2.51% 1.31% 4.03% 2.97% 5.16% 6.56% 4.63% 14.14%	Mar - 17 3.41% 1.09% 1.43% 3.26% 3.23% 3.88% 8.85% 5.87% 12.91%
> 80% and ≤ 85%       7.76%       8.83%         > 95% and ≤ 90%       10.34%       8.97%         > 90% and ≤ 95%       0.00%       0.00%         > 95% and ≤ 100%       0.00%       0.00%         Total       100.00%       100.00%         Mortgage Insurance       \$X at Issue       Mar - 17         Gerworth       18.86%       19.14%         QBE       0.00%       0.00%         Total       18.86%       19.14%         Seasoning Analysis       \$X at Issue       Mar - 17         > 6 mths and ≤ 5 mths       0.00%       0.00%         > 6 mths and ≤ 9 mths       0.00%       0.00%         > 9 mths and ≤ 12 mths       0.00%       0.00%         > 12 mths and ≤ 12 mths       1.43%       0.00%         > 15 mths and ≤ 18 mths       7.53%       1.54%         > 18 mths and ≤ 21 mths       1.035%       2.19%         > 24 mths and ≤ 36 mths       13.06%       12.14%         > 24 mths and ≤ 36 mths       33.37%       38.91%         > 36 mths and ≤ 72 mths       5.23%       2.42%         > 72 mths and ≤ 72 mths       5.23%       2.42%         > 72 mths and ≤ 108 mths       0.00%       0.00% <t< td=""><td>&gt; 0% and ≤ 25% &gt; 25% and ≤ 30% &gt; 30% and ≤ 35% &gt; 35% and ≤ 40% &gt; 40% and ≤ 45% &gt; 45% and ≤ 50% &gt; 50% and ≤ 55% &gt; 55% and ≤ 60% &gt; 60% and ≤ 65% &gt; 66% and ≤ 70%</td><td>\$ at Issue  1.86% 2.51% 1.31% 4.03% 2.97% 5.16% 6.56% 4.63% 14.14% 4.72%</td><td>Mar - 17 3.41% 1.09% 1.43% 3.26% 3.23% 3.88% 8.85% 5.87% 12.91% 1.98%</td></t<>	> 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 66% and ≤ 70%	\$ at Issue  1.86% 2.51% 1.31% 4.03% 2.97% 5.16% 6.56% 4.63% 14.14% 4.72%	Mar - 17 3.41% 1.09% 1.43% 3.26% 3.23% 3.88% 8.85% 5.87% 12.91% 1.98%
> 85% and ≤ 90%       10.34%       8.97%         > 90% and ≤ 95%       0.00%       0.00%         95% and ≤ 100%       100.00%       100.00%         Mortgage Insurance       \$% at Issue       Mar - 17         Genworth       18.86%       19.14%         QBE       0.00%       0.00%         Total       18.86%       19.14%         Seasoning Analysis       \$% at Issue       Mar - 17         > 3 mths and ≤ 6 mths       0.00%       0.00%         > 6 mths and ≤ 9 mths       0.00%       0.00%         > 9 mths and ≤ 12 mths       1.43%       0.00%         > 12 mths and ≤ 15 mths       5.38%       0.00%         > 15 mths and ≤ 18 mths       7.53%       1.54%         > 18 mths and ≤ 21 mths       10.35%       2.19%         > 24 mths and ≤ 36 mths       13.06%       12.14%         > 24 mths and ≤ 36 mths       33.37%       38.91%         > 36 mths and ≤ 48 mths       15.35%       23.40%         > 48 mths and ≤ 60 mths       5.27½       8.61%         > 60 mths and ≤ 72 mths       5.23%       2.42%         > 72 mths and ≤ 108 mths       0.00%       4.67%         > 84 mths and ≤ 96 mths       0.20%	> 0% and ≤ 25%  > 25% and ≤ 30%  > 30% and ≤ 35%  > 35% and ≤ 40%  > 40% and ≤ 45%  > 45% and ≤ 50%  > 50% and ≤ 55%  > 55% and ≤ 65%  > 60% and ≤ 65%  > 75% and ≤ 70%  > 70% and ≤ 75%	\$ wat issue  1.86% 2.51% 1.31% 4.03% 2.97% 5.16% 6.56% 4.63% 14.14% 4.72% 13.09%	Mar - 17 3.41% 1.09% 1.43% 3.26% 3.23% 3.88% 8.85% 5.87% 12.91% 1.98% 17.84%
> 90% and ≤ 95%       0.00%       0.00%         > 55% and ≤ 100%       0.00%       0.00%         Total       100.00%       100.00%         Genworth       18.86%       19.14%         QBE       0.00%       0.00%         Total       18.86%       19.14%         Seasoning Analysis       \$% at Issue       Mar - 17         > 3 mths and ≤ 6 mths       0.00%       0.00%         > 6 mths and ≤ 9 mths       0.00%       0.00%         > 9 mths and ≤ 12 mths       0.00%       0.00%         > 12 mths and ≤ 12 mths       1.43%       0.00%         > 15 mths and ≤ 18 mths       7.53%       1.54%         > 18 mths and ≤ 21 mths       10.35%       2.19%         > 21 mths and ≤ 24 mths       13.06%       12.14%         > 24 mths and ≤ 36 mths       33.37%       38.91%         > 36 mths and ≤ 48 mths       15.35%       23.40%         > 48 mths and ≤ 60 mths       1.2.14%       8.61%         > 60 mths and ≤ 72 mths       0.00%       4.67%         > 84 mths and ≤ 96 mths       0.20%       0.00%         > 85 mths and ≤ 108 mths       0.20%       0.00%         > 85 mths and ≤ 108 mths       1.56%       1.41%	> 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 70% and ≤ 75%	\$ ** at Issue  1.86% 2.51% 1.31% 4.03% 2.97% 5.16% 6.56% 4.63% 14.14% 4.72% 13.09% 20.90%	Mar - 17 3.41% 1.09% 1.43% 3.26% 3.23% 3.88% 8.85% 5.87% 12.91% 1.98% 17.84% 18.45%
> 95% and ≤ 100%         0.00%         0.00%           Total         100.00%         100.00%           Mortgage Insurance         \$% at Issue         Mar - 17           Genworth         18.86%         19.14%           QBE         0.00%         0.00%           Total         18.86%         19.14%           Seasoning Analysis         \$% at Issue         Mar - 17           > 3 mths and ≤ 6 mths         0.00%         0.00%           > 6 mths and ≤ 9 mths         0.00%         0.00%           > 9 mths and ≤ 12 mths         1.43%         0.00%           > 12 mths and ≤ 15 mths         5.38%         0.00%           > 15 mths and ≤ 18 mths         7.53%         1.54%           > 18 mths and ≤ 21 mths         10.35%         2.19           > 12 mths and ≤ 24 mths         13.06%         12.14%           > 24 mths and ≤ 36 mths         33.37%         38.91%           > 24 mths and ≤ 60 mths         2.71%         8.61%           > 60 mths and ≤ 72 mths         5.23%         2.42%           > 72 mths and ≤ 84 mths         0.00%         4.67%           > 72 mths and ≤ 96 mths         0.00%         4.67%           > 72 mths and ≤ 108 mths         0.20%         0.00%<	> 0% and ≤ 25%  > 25% and ≤ 30%  > 30% and ≤ 35%  > 35% and ≤ 40%  > 40% and ≤ 45%  > 45% and ≤ 50%  > 50% and ≤ 55%  > 55% and ≤ 60%  > 60% and ≤ 65%  > 65% and ≤ 70%  > 70% and ≤ 75%  > 80% and ≤ 75%	\$ at Issue  1.86% 2.51% 1.31% 4.03% 2.97% 5.16% 6.56% 4.63% 14.14% 4.72% 13.09% 20.90% 7.76%	Mar - 17 3.41% 1.09% 1.43% 3.26% 3.23% 3.88% 8.85% 5.87% 12.91% 1.98% 17.84% 18.45% 8.83%
Mortgage Insurance         \$% at Issue         Mar - 17           Genworth         18.86%         19.14%           QBE         0.00%         0.00%           Total         18.86%         19.14%           Seasoning Analysis         \$ 18.86%         19.14%           Seasoning Analysis         \$ 3 mths and ≤ 6 mths         0.00%         0.00%           > 3 mths and ≤ 9 mths         0.00%         0.00%         0.00%           > 9 mths and ≤ 12 mths         1.43%         0.00%         0.00%           > 12 mths and ≤ 18 mths         7.53%         0.00%         0.00%           > 18 mths and ≤ 12 mths         10.35%         1.54%         1.54%           > 18 mths and ≤ 24 mths         13.06%         12.14%         2.44 mths and ≤ 36 mths         33.37%         38.91%           > 24 mths and ≤ 36 mths         15.35%         23.40%         2.42%         2.42%         2.42%           > 48 mths and ≤ 60 mths         2.71%         8.61%         2.71%         8.61%         2.42%         2.42%         2.42%         2.42%         2.80%         2.42%         2.80%         2.42%         2.80%         2.00%         2.00%         2.00%         2.00%         2.00%         2.00%         2.00%         2.00% <td>&gt; 0% and ≤ 25%  &gt; 25% and ≤ 30%  &gt; 30% and ≤ 35%  &gt; 35% and ≤ 40%  &gt; 40% and ≤ 45%  &gt; 55% and ≤ 50%  &gt; 55% and ≤ 55%  &gt; 55% and ≤ 65%  &gt; 65% and ≤ 70%  &gt; 70% and ≤ 75%  &gt; 75% and ≤ 75%  &gt; 75% and ≤ 80%  &gt; 80% and ≤ 80%  &gt; 80% and ≤ 85%  &gt; 80% and ≤ 85%</td> <td>\$ ** at Issue  1.86% 2.51% 1.31% 4.03% 2.97% 5.16% 6.56% 4.63% 14.14% 4.72% 13.09% 20.90% 7.76% 10.34%</td> <td>Mar - 17 3.41% 1.09% 1.43% 3.26% 3.23% 3.88% 8.85% 5.87% 12.91% 1.98% 17.84% 18.45% 8.83% 8.97%</td>	> 0% and ≤ 25%  > 25% and ≤ 30%  > 30% and ≤ 35%  > 35% and ≤ 40%  > 40% and ≤ 45%  > 55% and ≤ 50%  > 55% and ≤ 55%  > 55% and ≤ 65%  > 65% and ≤ 70%  > 70% and ≤ 75%  > 75% and ≤ 75%  > 75% and ≤ 80%  > 80% and ≤ 80%  > 80% and ≤ 85%	\$ ** at Issue  1.86% 2.51% 1.31% 4.03% 2.97% 5.16% 6.56% 4.63% 14.14% 4.72% 13.09% 20.90% 7.76% 10.34%	Mar - 17 3.41% 1.09% 1.43% 3.26% 3.23% 3.88% 8.85% 5.87% 12.91% 1.98% 17.84% 18.45% 8.83% 8.97%
Mortgage Insurance         \$% at Issue         Mar - 17           Genworth         0.00%         0.00%           Total         18.86%         19.14%           Seasoning Analysis         \$ % at Issue         Mar - 17           > 3 mths and ≤ 6 mths         0.00%         0.00%           > 6 mths and ≤ 9 mths         0.00%         0.00%           > 9 mths and ≤ 12 mths         1.43%         0.00%           > 12 mths and ≤ 15 mths         5.38%         0.00%           > 15 mths and ≤ 18 mths         7.53%         1.54%           > 12 mths and ≤ 24 mths         10.35%         2.19%           > 21 mths and ≤ 24 mths         13.06%         12.14%           > 24 mths and ≤ 36 mths         33.37%         38.91%           > 24 mths and ≤ 60 mths         15.35%         23.40%           > 48 mths and ≤ 60 mths         2.71%         8.61%           > 60 mths and ≤ 72 mths         5.23%         2.42%           > 72 mths and ≤ 8 mths         0.00%         4.67%           > 84 mths and ≤ 96 mths         0.00%         4.67%           > 84 mths and ≤ 96 mths         0.20%         0.00%           > 96 mths and ≤ 108 mths         0.20%         0.00%           > 108 mths and ≤ 120 mths <td>&gt; 0% and ≤ 25%  &gt; 25% and ≤ 30%  &gt; 30% and ≤ 35%  &gt; 35% and ≤ 40%  &gt; 40% and ≤ 45%  &gt; 45% and ≤ 50%  &gt; 50% and ≤ 55%  &gt; 55% and ≤ 60%  &gt; 60% and ≤ 65%  &gt; 65% and ≤ 70%  &gt; 70% and ≤ 75%  &gt; 75% and ≤ 80%  &gt; 80% and ≤ 90%  &gt; 80% and ≤ 85%</td> <td>\$ **at Issue  1.86% 2.51% 1.31% 4.03% 2.97% 5.16% 6.56% 4.63% 14.14% 4.72% 13.09% 20.90% 7.76% 10.34% 0.00%</td> <td>Mar - 17 3.41% 1.09% 1.43% 3.26% 3.23% 3.88% 8.85% 5.87% 12.91% 1.98% 17.84% 18.45% 8.83% 8.97% 0.00%</td>	> 0% and ≤ 25%  > 25% and ≤ 30%  > 30% and ≤ 35%  > 35% and ≤ 40%  > 40% and ≤ 45%  > 45% and ≤ 50%  > 50% and ≤ 55%  > 55% and ≤ 60%  > 60% and ≤ 65%  > 65% and ≤ 70%  > 70% and ≤ 75%  > 75% and ≤ 80%  > 80% and ≤ 90%  > 80% and ≤ 85%	\$ **at Issue  1.86% 2.51% 1.31% 4.03% 2.97% 5.16% 6.56% 4.63% 14.14% 4.72% 13.09% 20.90% 7.76% 10.34% 0.00%	Mar - 17 3.41% 1.09% 1.43% 3.26% 3.23% 3.88% 8.85% 5.87% 12.91% 1.98% 17.84% 18.45% 8.83% 8.97% 0.00%
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> 18 mths and ≤ 21 mths       10.35%       2.19%         > 21 mths and ≤ 24 mths       13.06%       12.14%         > 24 mths and ≤ 36 mths       33.37%       38.91%         > 36 mths and ≤ 48 mths       15.35%       23.40%         > 48 mths and ≤ 60 mths       2.71%       8.61%         > 60 mths and ≤ 72 mths       5.23%       2.42%         > 72 mths and ≤ 84 mths       0.00%       4.67%         > 84 mths and ≤ 96 mths       0.20%       0.00%         > 96 mths and ≤ 108 mths       2.42%       2.80%         > 108 mths and ≤ 120 mths       1.56%       1.41%         > 120 mths       1.40%       1.92%	> 0% and ≤ 25%  > 25% and ≤ 30%  > 30% and ≤ 35%  > 35% and ≤ 40%  > 40% and ≤ 45%  > 45% and ≤ 55%  > 55% and ≤ 60%  > 60% and ≤ 55%  > 55% and ≤ 60%  > 65% and ≤ 70%  > 70% and ≤ 75%  > 75% and ≤ 80%  > 80% and ≤ 90%  > 80% and ≤ 98%  > 99% and ≤ 95%  > 95% and ≤ 00%  Total  Mortgage Insurance Genworth QBE Total  Seasoning Analysis  > 3 mths and ≤ 6 mths  > 6 mths and ≤ 9 mths  > 9 mths and ≤ 12 mths	\$ **at Issue  1.86% 2.51% 1.31% 4.03% 2.97% 5.16% 6.56% 4.63% 14.14% 4.72% 13.09% 20.90% 7.76% 10.34% 0.00% 0.00% 100.00% \$ **at Issue 18.86% \$ **at Issue 0.00% 0.00% 1.4.3%	Mar - 17 3.41% 1.09% 1.43% 3.26% 3.23% 3.88% 8.85% 5.87% 12.91% 1.98% 17.84% 18.45% 8.83% 8.97% 0.00% 0.00% 100.00%  Mar - 17 19.14% 0.00% 19.14% 0.00% 0.00% 0.00%
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> 36 mths and ≤ 48 mths     15.35%     23.40%       > 48 mths and ≤ 60 mths     2.71%     8.61%       > 60 mths and ≤ 72 mths     5.23%     2.42%       > 72 mths and ≤ 84 mths     0.00%     4.67%       > 84 mths and ≤ 96 mths     0.20%     0.00%       > 96 mths and ≤ 108 mths     2.42%     2.80%       > 108 mths and ≤ 120 mths     1.56%     1.41%       > 120 mths     1.92%	> 0% and ≤ 25%  > 25% and ≤ 30%  > 30% and ≤ 35%  > 35% and ≤ 40%  > 40% and ≤ 45%  > 45% and ≤ 50%  > 50% and ≤ 55%  > 55% and ≤ 60%  > 60% and ≤ 65%  > 55% and ≤ 70%  > 70% and ≤ 75%  > 75% and ≤ 80%  > 80% and ≤ 90%  > 80% and ≤ 98%  > 99% and ≤ 95%  > 95% and ≤ 100%  Total  Mortgage Insurance Genworth QBE Total  Seasoning Analysis  > 3 mths and ≤ 6 mths  > 6 mths and ≤ 12 mths  > 12 mths and ≤ 15 mths  > 12 mths and ≤ 15 mths  > 13 mths and ≤ 15 mths  > 13 mths and ≤ 15 mths  > 15 mths and ≤ 15 mths  > 18 mths and ≤ 12 mths	\$ **at Issue  1.86% 2.51% 1.31% 4.03% 2.97% 5.16% 6.56% 4.63% 14.14% 4.72% 13.09% 20.90% 7.76% 10.34% 0.00% 0.00% 10.00% \$ **at Issue 18.86% \$ **at Issue 0.00% 1.43% 5.38% 7.53% 1.43% 5.38% 7.53% 10.35%	Mar - 17 3.41% 1.09% 1.43% 3.26% 3.23% 3.88% 8.85% 5.87% 12.91% 1.98% 17.84% 0.00% 0.00% 0.00% 100.00%  Mar - 17 19.14% 0.00% 0.19.14%
> 48 mths and ≤ 60 mths       2.71%       8.61%         > 60 mths and ≤ 72 mths       5.23%       2.42%         > 72 mths and ≤ 84 mths       0.00%       4.67%         > 84 mths and ≤ 96 mths       0.20%       0.00%         > 96 mths and ≤ 108 mths       2.42%       2.80%         > 108 mths and ≤ 120 mths       1.56%       1.14%         > 120 mths       1.40%       1.92%	> 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 80% > 80% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 80% and ≤ 100%  Total  Mortgage Insurance Genworth QBE Total  Seasoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 18 mths > 15 mths and ≤ 18 mths > 15 mths and ≤ 21 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 21 mths	\$ **at Issue  1.86% 2.51% 1.31% 4.03% 2.97% 5.16% 6.56% 4.63% 14.14% 4.72% 13.09% 20.90% 7.76% 10.34% 0.00% 0.00% 10.00% \$ **at Issue 18.86% \$ **at Issue 0.00% 1.43% 5.38% 7.53% 1.43% 5.38% 7.53% 10.35%	Mar - 17 3.41% 1.09% 1.43% 3.26% 3.23% 3.88% 8.85% 5.87% 12.91% 1.98% 17.84% 18.45% 8.83% 8.97% 0.00% 100.00% 100.00%  Mar - 17 19.14% 0.00% 19.14%  Mar - 17 19.14% 0.00% 0.00% 1.54% 0.00% 0.00% 0.00% 0.00% 0.00%
> 60 mths and ≤ 72 mths       5.23%       2.42%         > 72 mths and ≤ 84 mths       0.00%       4.67%         > 84 mths and ≤ 96 mths       0.20%       0.00%         > 96 mths and ≤ 108 mths       2.42%       2.80%         > 108 mths and ≤ 120 mths       1.56%       1.41%         > 120 mths       1.40%       1.92%	> 0% and ≤ 25%  > 25% and ≤ 30%  > 30% and ≤ 35%  > 35% and ≤ 40%  > 40% and ≤ 45%  > 45% and ≤ 50%  > 50% and ≤ 55%  > 55% and ≤ 60%  > 60% and ≤ 65%  > 65% and ≤ 70%  > 70% and ≤ 75%  > 75% and ≤ 80%  > 80% and ≤ 85%  > 85% and ≤ 100%  Total    Mortgage Insurance	\$ at Issue  1.86% 2.51% 1.31% 4.03% 2.97% 5.16% 6.56% 4.63% 14.14% 4.72% 13.09% 20.90% 7.76% 10.34% 0.00% 100.00% \$ at Issue 18.86% 0.00% \$ at Issue 0.00% 14.43% \$ 5.38% 7.53% 10.35% 13.06% 33.37%	Mar - 17 3.41% 1.09% 1.43% 3.26% 3.23% 3.88% 8.85% 5.87% 12.91% 1.98% 17.84% 18.45% 8.83% 8.97% 0.00% 0.00% 100.00% 19.14%  Mar - 17 19.14% 0.00
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> 120 mths 1.40% 1.92%	> 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 80% > 80% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100%  Total  Mortgage Insurance Genworth QBE Total  Seasoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 15 mths > 15 mths and ≤ 12 mths > 12 mths and ≤ 11 mths > 15 mths and ≤ 24 mths > 15 mths and ≤ 24 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 77 mths and ≤ 96 mths > 60 mths and ≤ 96 mths > 60 mths and ≤ 96 mths > 60 mths and ≤ 10 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 96 mths > 72 mths and ≤ 96 mths	\$\\$x\ at \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Mar - 17 3.41% 1.09% 1.43% 3.26% 3.23% 3.88% 8.85% 5.87% 12.91% 1.98% 17.84% 0.00% 0.00% 100.00%  Mar - 17 19.14% 0.00% 0.00% 0.00% 19.14%  Mar - 12 19.14% 0.00% 0.00% 19.14%
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Total 100.00% 100.00%	> 0% and ≤ 25%  > 25% and ≤ 30%  > 30% and ≤ 35%  > 35% and ≤ 40%  > 40% and ≤ 45%  > 45% and ≤ 50%  > 50% and ≤ 55%  > 55% and ≤ 60%  > 60% and ≤ 65%  > 65% and ≤ 70%  > 70% and ≤ 75%  > 75% and ≤ 80%  > 80% and ≤ 95%  > 95% and ≤ 100%  Total  Mortrage Insurance Genworth QBE Total  Seasoning Analysis  > 3 mths and ≤ 6 mths  > 6 mths and ≤ 12 mths  > 12 mths and ≤ 15 mths  > 12 mths and ≤ 11 mths  > 12 mths and ≤ 12 mths  > 12 mths and ≤ 21 mths  > 14 mths and ≤ 21 mths  > 14 mths and ≤ 21 mths  > 15 mths and ≤ 36 mths  > 16 mths and ≤ 21 mths  > 17 mths and ≤ 12 mths  > 18 mths and ≤ 21 mths  > 18 mths and ≤ 21 mths  > 19 mths and ≤ 12 mths  > 14 mths and ≤ 12 mths  > 15 mths and ≤ 12 mths  > 17 mths and ≤ 36 mths  > 18 mths and ≤ 30 mths  > 18 mths and ≤ 7 mths  > 17 mths and ≤ 7 mths  > 17 mths and ≤ 84 mths  > 18 mths and ≤ 96 mths	\$\frac{\\$\}\ at \\ \text{lssue}}{1.86\%}\$  2.51\% 1.31\% 4.03\% 2.97\% 5.16\% 6.56\% 4.63\% 14.14\% 4.72\% 13.09\% 20.90\% 7.76\% 10.34\% 0.00\% 0.00\% 100.00\% \$\frac{\\$\}\ \text{sue}}{18.86\%}\$ 0.00\% 18.86\% 0.00\% 14.43\% 5.38\% 7.53\% 10.35\% 13.37\% 15.35\% 2.71\% 5.23\% 0.00\% 0.00\% 0.00\% 0.20\% 2.42\%	Mar - 17 3.41% 1.09% 1.43% 3.26% 3.23% 3.88% 8.85% 5.87% 12.91% 1.98% 17.84% 18.45% 0.00% 0.00% 100.00% 100.00% 100.00% 0.00%
100.00%	> 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 90% > 90% and ≤ 90% > 90% and ≤ 100% Total  Mortgage Insurance Genworth QBE Total  Seasoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 12 mths > 12 mths and ≤ 11 mths > 15 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 14 mths > 14 mths and ≤ 15 mths > 15 mths and ≤ 10 mths > 18 mths and ≤ 10 mths > 108 mths and ≤ 100 mths > 108 mths and ≤ 100 mths > 108 mths and ≤ 100 mths > 108 mths and ≤ 120 mths > 120 mths	\$\frac{\\$ at Issue}{1.86\%}\$  2.51\% 1.31\% 4.03\% 2.97\% 5.16\% 6.56\% 4.63\% 14.14\% 4.72\% 13.09\% 20.90\% 7.76\% 10.34\% 0.00\% 100.00\% 100.00\% \$\frac{\\$ x at Issue}{2}\$  18.86\% 0.00\% 18.86\% \$\frac{\\$ x at Issue}{2}\$  18.36\% 0.00\% 1.43\% 5.38\% 7.53\% 10.35\% 13.106\% 33.37\% 15.35\% 2.71\% 5.23\% 0.00\% 0.00\% 0.00\% 0.00\%	Mar - 17 3.41% 1.09% 1.43% 3.26% 3.23% 3.88% 8.85% 5.87% 12.91% 1.98% 17.84% 18.45% 8.83% 8.97% 0.00% 100.00% 100.00%  Mar - 17 19.14% 0.00% 19.14% 19.14% 0.00% 19.14% 19.14% 19.14% 2.19% 1.214% 38.91% 2.42% 4.67% 0.00% 2.80% 4.41% 1.92%

Geographic Distribution ACT - Metro		<b>\$ % at Issue</b> 0.99%		<u>Mar - 17</u> 1.06%
Total ACT		0.99%		1.06%
NSW - Inner city		0.00%		0.00%
NSW - Metro		41.39%		42.49%
NSW - Non metro		8.80%		9.50%
Total NSW		50.18%	•	51.99%
NT - Metro		0.00%	i	0.00%
NT - Non metro		0.00%	i	0.00%
Total NT		0.00%	•	0.00%
QLD - Inner city		0.00%		0.00%
QLD - Metro		6.23%		7.06%
QLD - Non metro		6.35%		3.89%
Total QLD		12.58%		10.95%
CA Innor city		0.00%		0.00%
SA - Inner city SA - Metro		1.84%		0.00%
SA - Non metro		0.00%		0.00%
Total SA		1.84%		0.00%
Total SA		1.04%	•	0.00%
TAS - Inner city		0.00%		0.00%
TAS - Metro		0.00%	i	0.00%
TAS - Non metro		0.23%	i	0.24%
Total TAS		0.23%	•	0.24%
VIC - Inner city		0.00%		0.00%
VIC - Metro		18.32%		19.45%
VIC - Non metro		3.05%		2.26%
Total VIC		21.37%		21.71%
MAA Jamas iks		0.00%		0.00%
WA - Inner city WA - Metro		11.83%		12.97%
WA - Non metro		0.98%		1.09%
Total WA		12.81%		14.06%
Total Inner City	0.00%			
Total Metro	80.59% 83.029			
Total Non Metro Total	19.41% 100.00%			16.98% 100.00%
ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Oct-16	0.00%	0.00%	0.00%	0.00%
Nov-16	0.00%	0.00%	0.00%	0.00%
Dec-16	0.00%	0.00%	0.00%	0.00%
Jan-17 Feb-17	0.83% 0.82%	0.00% 0.23%	0.00%	0.83% 1.05%
Mar-17	0.82%	0.23%		
Mgt-17	0.00%	0.00%	0.23%	0.23%
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
Oct-16	-	-		
Nov-16	-	-		
Dec-16	-	-		
Jan-17	-	-		
Feb-17 Mar-17	-	-		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
2017	NIL	NIL		
PRINCIPAL LOSS	No. of loans	LMI claim (A\$)	LMI payment (A\$)	Net loss
2017	<del></del> .			
2017				