Article 122a of CRD2 retention of interest report for Progress 2018-1 Trust

Transaction Name: CRD2 Pool Thursday, 28th June 2018 Friday, 11th June 2049

Closing Date: Maturity Date: Payment Date:

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

Note

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

| Total Number Of Leans (UnConsolidated): | COLLATERAL INFORMATION | <u>At Issue</u> | <u>Jul - 19</u> |
|--|--------------------------------------|-----------------------|-----------------|
| Total number of loans (consolidating spitt loans): 199 102 Abaronm foan stree: \$353,383 5.588 \$344,215.34 Total properly value: \$102,095,738 \$52,220,008.00 Average property value: \$517,567 \$505,008.00 Average property value: \$61,009.00 \$40,009.00 Average current URI: \$64,02% \$40,009.00 Average current ID Maturity (months): 302,71 286,07 Average Seasoning (months): 31,14 96,73 Weighted Average Seasoning (months): 31,14 96,73 Weighted Average Seasoning (months): 31,14 96,73 Veighted Average Seasoning (months): 31,13 96,73 Veighted Average Seasoning (months): 31,13 96,73 Veighted Average Term to Maturity (months): 31,13 91,72 Veighted Average Term to Maturity (months): 31,23 93,83 Veighted Average of Seasoning (months): 32,23 92,23 Veighted Average for Seasoning (months): 42,23 92,23 Veighted Average for Seasoning (months): 42,23 92,23 | Total pool size: | \$49,574,162 | \$37,323,705.89 |
| Average S249,116 \$230,393.25 \$30,393 | | | |
| Maximum beam size: | | | |
| Total property value: \$122,395,788 \$32,209,80.0 Number of Properties: 199 10.2 Average gromerty value: \$51,567 \$50,508,75 Average gromerty control. \$10.0 \$25,000 Weighted Average Gurrent UR: \$10.33% \$10.33% Weighted Average Gurrent UR: \$92.27% \$96.55% W. of pool (amount) Lobe: Loans: \$0.00% \$0.00% Maximum Current UR: \$92.27% \$96.55% Yese Rate Loans: \$1.33% \$1.53% Weighted Average mortgage interes: \$1.00 \$0.00% \$0.00% Outstanding Balance Distribution \$% at issue \$1.01 \$9.00 System State Loans: \$1.00 \$1.00 \$1.00 \$1.00 System State State State State State State | | | |
| Number of Properties 199 102 102 103 | | | |
| Average property value | | | |
| Average Current LVR: | | | |
| Average Ferm to Maturity (months): | | | |
| Maximum Remaining Term to Maturity (months): | | | |
| Weighted Average Seasoning (months): 35.11 48.77 Weighted Average Current UNE: 61.43% 59.52% Weighted Average Term to Maturity (months): 317.93 30.468 Weighted Average Term to Maturity (months): 10.07% 10.73% Weighted Average Term to Maturity (months): 10.07% 10.07% Weighted Average Term to Maturity (months): 0.00% 0.00% Weighted Average montage interest: 4.65% 98.27% Weighted Average montage interest: 4.18% 3.88% Investment Loans: 20.17% 17.97% Outstanding Balance Distribution 5 % tatisuse 10.13 Simers Cloby Ioans (Value): 2.93% 3.91% Si 00.000 2.93% 3.91% Si 00.000 2.93% 3.91% Si 00.000 2.93% 3.91% Si 00.000 3.510,000 3.510,000 Si 00.000 5.61% 5.98% Si 20.000 2.93% 3.91% Si 20.000 3.510,000 3.61% 3.98% Si 20.000 3.510,000 3.61% 3.61% Si 20.000 3.510,000 3.61% Si 20.000 3.510,000 3.61% Si 20.000 3.510,000 3.61% | | | |
| Weighted Average Current LVR: 61.43% 31273 304.68 50 pool with loans > 5500,000: 10.37% 13.77% 304.68 50 pool with loans > 5500,000: 10.37% 30.468 30. | | | |
| Weighted Average Term to Maturity (months): 31.73% 31.45% 31.75% 50 pool with loans > 550,000 | | | |
| Ko food (amount) Loboc Loans: 0.00% 0.00% Maximum Current VK: 8.9.27% 96.45% K Fixed Rate Loans(Value): 2.5.56% 20.13% K Interst Civil (soals (Value): 2.5.56% 20.13% Weighted average mortgage interest: 4.1.8% 3.88% Investment Loans (Value): 20.17% 17.97% Outstanding Balance Distribution \$ X at Issue Jul. 19 \$ 30 0.00% 0.00% \$ 5 00 0.00% 0.00% \$ 5 150,000 and 4 \$150,000 5.15% 3.98% \$ 5 150,000 and 5 \$250,000 1.09% 1.787% \$ 2 250,000 and 5 \$250,000 2.08% 18.23% \$ 2 350,000 and 5 \$300,000 2.83% 19.35% \$ 3 500,000 and 5 \$400,000 2.287% 2.85% \$ 5 400,000 and 5 \$500,000 2.287% 3.87% \$ 5 500,000 and 5 \$500,000 2.287% 3.87% \$ 5 500,000 and 5 \$500,000 2.297% 4.24% \$ 5 500,000 and 5 \$00,000 2.297% 4.24% \$ 5 500,000 and 5 \$00,000 0.00% | | 317.93 | 304.68 |
| Maximum Current LVR: | | 10.37% | 13.72% |
| KF beed Rate Loans(Value): 4.58% 1.53% Kinterst Chily Joans (Value): 25.62% 20.13% Weighted average mortgage interest: 4.18% 3.88% Investment Loans: 20.17% 17.97% Outstanding Balance Distribution \$ 20.00% 0.00% \$ 50 0.00% 0.00% \$ 510,000 and \$5150,000 5.61% 5.98% \$ 515,000 and \$5200,000 6.13% 10.80% \$ 520,000 and \$5250,000 14.09% 17.87% \$ 253,000 and \$500,000 23.08% 18.23% \$ 230,000 and \$550,000 22.83% 19.35% \$ 240,000 and \$550,000 2.83% 19.35% \$ 240,000 and \$550,000 2.27% 3.42% \$ 240,000 and \$550,000 2.27% 3.42% <td< td=""><td>% of pool (amount) LoDoc Loans:</td><td>0.00%</td><td>0.00%</td></td<> | % of pool (amount) LoDoc Loans: | 0.00% | 0.00% |
| Kinterst Only Joans (Value): 25.62% 20.13% Weighted average mortagge interest: 4.18% 3.88% Investment Loans: 20.17% 17.97% Outstanding Balance Distribution \$% 1.00 \$ 50 0.00% 0.00% \$ 50 0.00% 3.93% 3.91% \$ \$100,000 and \$150,000 5.61% 5.98% \$ \$150,000 and \$250,000 1.613% 11.88% \$ \$250,000 and \$250,000 1.409% 17.87% \$ \$250,000 and \$250,000 2.308% 18.23% \$ \$300,000 and \$350,000 2.8383 19.35% \$ \$400,000 and \$450,000 3.52% 2.85% \$ \$400,000 and \$450,000 3.57% 3.24% \$ \$450,000 and \$450,000 2.97% 3.24% \$ \$450,000 and \$450,000 2.97% 3.24% \$ \$500,000 and \$550,000 2.23% 3.25% \$ \$650,000 and \$550,000 2.23% 3.25% \$ \$650,000 and \$570,000 0.00% 0.00% \$ \$650,000 and \$570,000 0.00% 0.00% | Maximum Current LVR: | 89.27% | 96.45% |
| Weighted average mortgage interest: 4.18% 3.88% Investment classes: 2.0.7% 1.197% Outstanding Balance Distribution \$ 3.0 0.00% 0.00% \$ 50 0.000% 2.03% 3.91% \$ 510,000 and \$150,000 5.61% 5.98% \$ 515,000 and \$2500,000 14.09% 17.87% \$ 2520,000 and \$2500,000 2.3.08% 18.23% \$ 3500,000 and \$3500,000 2.8.33% 19.35% \$ 3500,000 and \$4500,000 5.22% 2.2.83% 19.35% \$ 4540,000 and \$4500,000 2.2.75% 3.4.75 2.5.000 and \$4500,000 2.2.75% 3.4.75 \$ 4540,000 and \$4500,000 2.2.75% 3.2.75 2.5.000 and \$4500,000 2.2.75% 3.2.75 \$ 550,000 and \$4500,000 2.2.75% 3.2.75% 3.2.75 \$ 550,000 and \$4500,000 2.2.75% 3.2.75% 3.2.75% \$ 550,000 and \$4500,000 2.2.75% 3.2.75% 3.2.75% \$ 550,000 and \$4500,000 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% </td <td>% Fixed Rate Loans(Value):</td> <td>4.58%</td> <td></td> | % Fixed Rate Loans(Value): | 4.58% | |
| Investment Loans: 20.17% 17.97% Outstanding Balance Distribution \$ % at Issue Jul. 1.92 ≤ 50 0.00% 0.00% > 50 and ≤\$100,000 5.61% 5.98% > 5150,000 and ≤\$100,000 6.13% 10.80% > 5200,000 and ≤\$200,000 14.09% 17.87% > 5250,000 and ≤\$300,000 23.08% 18.23% > 5350,000 and ≤\$400,000 28.83% 19.33% > 5350,000 and ≤\$400,000 5.22% 2.85% > 5400,000 and ≤\$500,000 0.87% 3.42% > 5450,000 and ≤\$500,000 2.87% 3.87% > 5550,000 and ≤\$500,000 2.287% 3.87% > 5550,000 and ≤\$500,000 2.23% 1.66% > 5650,000 and ≤\$500,000 2.23% 1.66% > 5650,000 and ≤\$500,000 0.23% 1.56% > 5650,000 and ≤\$500,000 0.00% 0.00% > 5750,000 and ≤\$500,000 0.00% 0.00% > 5850,000 and ≤\$500,000 0.00% 0.00% > 5850,0000 and ≤\$500,000 0.00% 0.00% | | | |
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| \$ 000% 000% 391% 391% 391% 391% 391% \$ 100,000 and \$1510,000 | Investment Loans: | 20.17% | 17.97% |
| \$ 0 | Outstanding Balance Distribution | \$ % at Issue | <u>Jul - 19</u> |
| \$150,000 and \$5150,000 | ≤\$0 | 0.00% | 0.00% |
| \$15,000 and \$250,000 | > \$0 and ≤ \$100,000 | 2.93% | 3.91% |
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| > \$800,000 and ≤ \$850,000 0.00% 0.00% > \$850,000 and ≤ \$950,000 0.00% 2.54% > \$950,000 and ≤ \$1,000,000 1.92% 0.00% Total 100.00% 100.00% Outstanding Balance LVR Distribution \$ % at Issue Iul - 19 5 0% 0.00% 0.00% > 0% and ≤ 25% 6.84% 7.82% > 25% and ≤ 30% 3.93% 3.96% 3 30% and ≤ 33% 3.96% 5.90% 3 30% and ≤ 40% 4.89% 3.91% 4 45% and ≤ 50% 4.89% 3.91% 5 50% and ≤ 55% 6.07% 3.60% 5 55% and ≤ 60% 3.14% 4.47% 6 55% and ≤ 70% 8.98% 5.64% 5 70% and ≤ 55% 6.07% 3.60% 5 75% and ≤ 60% 8.98% 5.64% 5 70% and ≤ 65% 3.14% 4.47% 6 5% and ≤ 70% 8.98% 5.64% 7 70% and ≤ 75% 9.00 0.00% 8 5% and ≤ 90% 2.71% 26.32% 8 80% and ≤ 80% 2.71% 26.32% 8 80% and ≤ 90% 0.00% </td <td></td> <td></td> <td></td> | | | |
| > \$900,000 and ≤ \$950,000 0.00% 2.54% > \$950,000 and ≤ \$1,000,000 100.00% 100.00% Outstanding Balance LVR Distribution \$ % at Issue Jul - 19 ≤ 0% 0.00% 0.00% > 0% and ≤ 25% 6.84% 7.82% > 25% and ≤ 30% 3.93% 3.96% > 30% and ≤ 35% 4.50% 5.90% > 30% and ≤ 40% 4.89% 3.91% > 45% and ≤ 45% 4.93% 5.51% > 45% and ≤ 55% 3.58% 5.73% > 55% and ≤ 55% 6.07% 3.60% > 50% and ≤ 55% 3.14% 4.47% > 65% and ≤ 65% 3.14% 4.47% > 65% and ≤ 70% 7.85% 4.67% > 70% and ≤ 65% 7.85% 4.67% > 75% and ≤ 80% 27.71% 26.32% > 80% and ≤ 85% 8.60% 8.86% > 88% and ≤ 90% 3.69% 1.78% > 90% and ≤ 85% 0.00% 0.00% > 80% and ≤ 95% 0.00% 0.84% > 99% and ≤ 95% 0.00% 0.00% 99% and ≤ 95% 0.00%< | | 0.00% | 0.00% |
| > \$950,000 and ≤ \$1,000,000 1.92% 0.00% Total 100.00% 100.00% Outstanding Balance LVR Distribution \$ % at Issue Jul - 19 ≤ 0% 0.00% 0.00% > 0% and ≤ 25% 6.84% 7.82% > 25% and ≤ 30% 3.93% 3.96% > 30% and ≤ 35% 4.50% 5.90% > 30% and ≤ 45% 4.89% 3.91% > 40% and ≤ 45% 4.93% 5.51% > 45% and ≤ 50% 3.58% 5.73% > 55% and ≤ 60% 6.07% 3.60% > 55% and ≤ 60% 5.30% 11.09% > 60% and ≤ 65% 3.14% 4.47% > 60% and ≤ 75% 7.85% 4.67% > 70% and ≤ 75% 7.85% 4.67% > 75% and ≤ 80% 2.77.1% 26.32% > 80% and ≤ 75% 8.60% 8.08% > 80% and ≤ 90% 3.69% 1.78% > 80% and ≤ 90% 0.00% 0.84% > 90% and ≤ 95% 0.00% 0.84% > 95% and ≤ 100% <th< td=""><td>> \$850,000 and ≤ \$900,000</td><td>0.00%</td><td>0.00%</td></th<> | > \$850,000 and ≤ \$900,000 | 0.00% | 0.00% |
| Total 100.00% 100.00% Outstanding Balance LVR Distribution \$ % at Issue Jul - 19 ≤ 0% 0.00% 0.00% > 0% and ≤ 25% 6.84% 7.82% > 25% and ≤ 30% 3.93% 3.96% > 30% and ≤ 35% 4.50% 5.90% > 35% and ≤ 40% 4.89% 3.91% > 40% and ≤ 45% 4.93% 5.51% > 45% and ≤ 50% 3.58% 5.73% > 50% and ≤ 55% 6.07% 3.60% > 55% and ≤ 60% 5.30% 11.09% > 60% and ≤ 65% 3.14% 4.47% > 65% and ≤ 70% 8.98% 5.64% > 70% and ≤ 75% 7.85% 4.67% > 80% and ≤ 85% 7.85% 4.67% > 80% and ≤ 85% 8.60% 8.08% > 75% and ≤ 80% 27.71% 26.32% > 80% and ≤ 85% 8.60% 8.08% > 80% and ≤ 90% 0.00% 0.84% > 90% and ≤ 95% 0.00% 0.84% > 95% and ≤ 100% 0.00% | > \$900,000 and ≤ \$950,000 | 0.00% | 2.54% |
| Outstanding Balance LVR Distribution \$ % at Issue Jul - 19 ≤ 0% 0.00% 0.00% > 0% and ≤ 25% 6.84% 7.82% > 25% and ≤ 30% 3.93% 3.96% > 30% and ≤ 35% 4.50% 5.90% > 35% and ≤ 40% 4.89% 3.91% > 40% and ≤ 45% 4.93% 5.51% > 45% and ≤ 50% 3.58% 5.73% > 50% and ≤ 55% 6.07% 3.60% > 55% and ≤ 60% 5.30% 11.09% > 65% and ≤ 70% 8.98% 5.64% > 70% and ≤ 75% 7.85% 4.67% > 80% and ≤ 75% 7.85% 4.67% > 80% and ≤ 75% 8.98% 5.64% > 70% and ≤ 75% 7.85% 4.67% > 80% and ≤ 70% 8.98% 5.64% > 80% and ≤ 75% 7.85% 4.67% > 80% and ≤ 90% 3.69% 1.78% > 80% and ≤ 90% 3.69% 1.78% > 90% and ≤ 100% 0.00% 0.84% > 95% and ≤ 100% 0.00% </td <td></td> <td></td> <td></td> | | | |
| ≤ 0% 0.00% 0.00% > 0% and ≤ 25% 6.84% 7.82% > 25% and ≤ 30% 3.93% 3.96% > 30% and ≤ 35% 4.50% 5.90% > 35% and ≤ 40% 4.89% 3.91% > 40% and ≤ 45% 4.93% 5.51% > 45% and ≤ 50% 3.58% 5.73% > 50% and ≤ 55% 6.07% 3.60% > 55% and ≤ 60% 5.30% 11.09% > 60% and ≤ 65% 3.14% 4.47% > 65% and ≤ 70% 8.98% 5.64% > 70% and ≤ 75% 7.85% 4.67% > 75% and ≤ 80% 27.71% 26.32% > 80% and ≤ 85% 8.60% 8.08% > 85% and ≤ 90% 3.69% 1.78% > 90% and ≤ 95% 0.00% 0.84% > 95% and ≤ 100% 0.00% 0.69% Total 100.00% 0.00% Mortgage Insurance \$% at Issue Jul - 19 Genworth 20.31% 21.26% Uninsured 74.05% 73.96% | Total | 100.00% | 100.00% |
| ≤ 0% 0.00% 0.00% > 0% and ≤ 25% 6.84% 7.82% > 25% and ≤ 30% 3.93% 3.96% > 30% and ≤ 35% 4.50% 5.90% > 35% and ≤ 40% 4.89% 3.91% > 40% and ≤ 45% 4.93% 5.51% > 45% and ≤ 50% 3.58% 5.73% > 50% and ≤ 55% 6.07% 3.60% > 55% and ≤ 60% 5.30% 11.09% > 60% and ≤ 65% 3.14% 4.47% > 65% and ≤ 70% 8.98% 5.64% > 70% and ≤ 75% 7.85% 4.67% > 75% and ≤ 80% 27.71% 26.32% > 80% and ≤ 85% 8.60% 8.08% > 85% and ≤ 90% 3.69% 1.78% > 90% and ≤ 95% 0.00% 0.84% > 95% and ≤ 100% 0.00% 0.69% Total 100.00% 0.00% Mortgage Insurance \$% at Issue Jul - 19 Genworth 20.31% 21.26% Uninsured 74.05% 73.96% | Outstanding Balance LVR Distribution | \$ % at Issue | <u>Jul - 19</u> |
| > 25% and ≤ 30% 3.93% 3.96% > 30% and ≤ 35% 4.50% 5.90% > 35% and ≤ 40% 4.89% 3.91% > 40% and ≤ 45% 4.93% 5.51% > 45% and ≤ 50% 3.58% 5.73% > 50% and ≤ 55% 6.07% 3.60% > 55% and ≤ 60% 5.30% 11.09% > 60% and ≤ 65% 3.14% 4.47% > 60% and ≤ 70% 8.98% 5.64% > 70% and ≤ 75% 7.85% 4.67% > 75% and ≤ 80% 27.71% 26.32% > 80% and ≤ 85% 8.60% 8.08% > 80% and ≤ 85% 8.60% 8.08% > 80% and ≤ 90% 3.69% 1.78% > 90% and ≤ 95% 0.00% 0.84% > 95% and ≤ 100% 0.00% 0.69% Total 100.00% 100.00% Mortgage Insurance \$% at Issue Jul - 19 Genworth 20.31% 21.26% QBE 5.63% 4.78% Uninsured 74.05% 73.96% | | | 0.00% |
| > 30% and ≤ 35% 4.50% 5.90% > 35% and ≤ 40% 4.89% 3.91% > 40% and ≤ 45% 4.93% 5.51% > 45% and ≤ 50% 3.58% 5.73% > 50% and ≤ 55% 6.07% 3.60% > 60% and ≤ 65% 3.14% 4.47% > 65% and ≤ 70% 8.98% 5.64% > 70% and ≤ 75% 7.85% 4.67% > 75% and ≤ 80% 27.71% 26.32% > 80% and ≤ 85% 8.60% 8.08% > 85% and ≤ 90% 3.69% 1.78% > 90% and ≤ 95% 0.00% 0.84% > 99% and ≤ 95% 0.00% 0.84% > 99% and ≤ 95% 0.00% 0.69% Total 100.00% 100.00% Mortgage Insurance \$% at Issue Jul - 19 Genworth 20.31% 21.26% QBE 5.63% 4.78% Uninsured 74.05% 73.96% | > 0% and ≤ 25% | 6.84% | 7.82% |
| > 35% and ≤ 40% 4.89% 3.91% > 40% and ≤ 45% 4.93% 5.51% > 55% and ≤ 55% 6.07% 3.60% > 55% and ≤ 60% 5.30% 11.09% > 65% and ≤ 70% 8.98% 5.64% > 70% and ≤ 75% 7.85% 4.67% > 70% and ≤ 75% 27.71% 26.32% > 80% and ≤ 85% 8.60% 8.08% > 85% and ≤ 90% 3.69% 1.78% > 90% and ≤ 95% 0.00% 0.84% > 95% and ≤ 100% 0.00% 0.69% Total 100.00% 100.00% Mortgage Insurance \$% at Issue Jul - 19 Genworth 20.31% 21.26% Uninsured 74.05% 73.96% | > 25% and ≤ 30% | 3.93% | 3.96% |
| > 40% and ≤ 45% 4.93% 5.51% > 45% and ± 50% 3.58% 5.73% > 50% and ± 65% 6.07% 3.60% > 55% and ≤ 60% 5.30% 11.09% > 60% and ± 65% 3.14% 4.47% > 65% and ± 70% 8.98% 5.64% > 70% and ≤ 75% 7.85% 4.67% > 75% and ± 80% 27.71% 26.32% > 80% and ± 85% 8.60% 8.08% > 85% and ± 90% 3.69% 1.78% > 99% and ≤ 95% 0.00% 0.84% > 95% and ± 100% 0.00% 0.69% Total 100.00% 100.00% Mortgage Insurance \$% at Issue Jul - 19 Genworth 20.31% 21.26% QBE 5.63% 4.78% Uninsured 74.05% 73.96% | > 30% and ≤ 35% | 4.50% | 5.90% |
| > 45% and ≤ 50% 3.58% 5.73% > 50% and ≤ 55% 6.07% 3.60% > 55% and ≤ 60% 5.30% 11.09% > 60% and ≤ 70% 3.14% 4.47% > 65% and ≤ 70% 8.99% 5.64% > 70% and ≤ 75% 7.85% 4.67% > 75% and ≤ 80% 27.71% 26.32% > 80% and ≤ 85% 8.60% 8.08% > 85% and ≤ 90% 3.69% 1.78% > 90% and ≤ 95% 0.00% 0.84% > 95% and ≤ 100% 0.00% 0.69% Total 100.00% 100.00% Mortgage Insurance \$% at Issue jul - 19 Genworth 20.31% 21.26% QBE 5.63% 4.78% Uninsured 74.05% 73.96% | | | |
| > 50% and ≤ 55% 6.07% 3.60% > 55% and ≤ 60% 5.30% 11.09% > 60% and ≤ 65% 3.14% 4.47% > 65% and ≤ 70% 8.98% 5.64% > 70% and ≤ 75% 7.85% 4.67% > 75% and ≤ 80% 27.71% 26.32% > 80% and ≤ 85% 8.60% 8.08% > 85% and ≤ 90% 3.69% 1.78% > 90% and ≤ 95% 0.00% 0.84% > 95% and ≤ 100% 0.00% 0.69% Total 100.00% 100.00% Mortgage Insurance \$% at Issue Jul - 19 Genworth 20.31% 21.26% QBE 5.63% 4.78% Uninsured 74.05% 73.96% | | | |
| >55% and ≤ 60% 5.30% 11.09% > 60% and ≤ 65% 3.14% 4.47% .65% and ≤ 70% 8.98% 5.64% > 70% and ≤ 75% 7.85% 4.67% > 75% and ≤ 80% 27.71% 26.32% > 80% and ≤ 85% 8.60% 8.08% > 85% and ≤ 90% 3.69% 1.78% > 90% and ≤ 95% 0.00% 0.84% > 95% and ≤ 100% 0.00% 0.69% Total 100.00% 100.00% Mortgage Insurance \$% at Issue Jul - 19 Genworth 20.31% 21.26% QBE 5.63% 4.78% Uninsured 74.05% 73.96% | | | |
| > 60% and ≤ 65% 3.14% 4.47% > 65% and ≤ 70% 8.98% 5.64% > 70% and ≤ 75% 7.85% 4.67% > 75% and ≤ 80% 27.71% 26.32% > 80% and ≤ 85% 8.60% 8.08% > 95% and ≤ 90% 3.69% 1.78% > 90% and ≤ 95% 0.00% 0.84% > 95% and ≤ 100% 0.00% 0.69% Total 100.00% 100.00% Mortgage Insurance \$% at Issue Jul - 19 Genworth 20.31% 21.26% QBE 5.63% 4.78% Uninsured 74.05% 73.96% | | | |
| > 65% and ≤ 70% 8.98% 5.64% > 70% and ≤ 75% 7.85% 4.67% > 75% and ≤ 80% 27.71% 26.32% > 80% and ≤ 85% 8.60% 8.08% > 85% and ≤ 90% 3.69% 1.78% > 90% and ≤ 95% 0.00% 0.84% > 95% and ≤ 100% 0.00% 0.69% Total 100.00% 100.00% Mortgage Insurance \$% at Issue Jul-19 Genworth 20.31% 21.26% QBE 5.63% 4.78% Uninsured 74.05% 73.96% | | | |
| >70% and ≤ 75% 7.85% 4.67% > 75% and ± 80% 27.71% 26.32% > 80% and ± 85% 8.60% 8.08% > 85% and ≤ 90% 3.69% 1.78% > 95% and ≤ 95% 0.00% 0.84% 70tal 100.00% 100.00% Mortgage Insurance \$% at Issue Iul - 19 Genworth 20.31% 21.26% QBE 5.63% 4.78% Uninsured 74.05% 73.96% | | | |
| > 75% and ≤ 80% 27.71% 26.32% > 80% and ≤ 85% 8.60% 8.08% > 85% and ≤ 90% 3.69% 1.78% > 90% and ≤ 95% 0.00% 0.84% ≥ 95% and ≤ 100% 0.00% 0.69% Total 100.00% 100.00% Mortgage Insurance Genworth \$% at Issue 20.31% 21.26% QBE QBE 5.63% 4.78% Uninsured 74.05% 73.96% | | | |
| > 80% and ≤ 85% 8.60% 8.08% > 85% and ≤ 90% 3.69% 1.78% > 90% and ≤ 95% 0.00% 0.84% > 95% and ≤ 100% 0.00% 0.69% Total 100.00% 100.00% Mortgage Insurance \$% at Issue Jul - 19 Genworth 20.31% 21.26% QBE 5.63% 4.78% Uninsured 74.05% 73.96% | | | |
| > 85% and ≤ 90% 3.69% 1.78% > 90% and ≤ 95% 0.00% 0.84% > 95% and ≤ 100% 0.00% 0.69% Total 100.00% 100.00% Mortgage Insurance \$% at Issue Jul-19 Genworth 20.31% 21.26% QBE 5.63% 4.78% Uninsured 74.05% 73.96% | | | |
| > 90% and ≤ 95% 0.00% 0.84% > 95% and ≤ 100% 0.00% 0.69% Total 100.00% 100.00% Mortgage Insurance Genworth \$% at Issue 20.31% 21.26% QBE 5.63% 4.78% Uninsured 74.05% 73.96% | | | |
| Total 100.00% 100.00% Mortgage Insurance \$% at Issue Jul - 19 Genworth 20.31% 21.26% QBE 5.63% 4.78% Uninsured 74.05% 73.96% | > 90% and ≤ 95% | 0.00% | 0.84% |
| Total 100.00% 100.00% Mortgage Insurance \$% at Issue Jul - 19 Genworth 20.31% 21.26% QBE 5.63% 4.78% Uninsured 74.05% 73.96% | | 0.00% | 0.69% |
| Genworth 20.31% 21.26% QBE 5.63% 4.78% Uninsured 74.05% 73.96% | | | 100.00% |
| Genworth 20.31% 21.26% QBE 5.63% 4.78% Uninsured 74.05% 73.96% | Mortgage Insurance | <u>\$ % a</u> t Issue | Jul - 19 |
| QBE 5.63% 4.78% Uninsured 74.05% 73.96% | | | |
| <u>Uninsured</u> 74.05% 73.96% | | | |
| Total 100.00% 100.00% | | | |
| | Total | 100.00% | 100.00% |

| Seasoning Analysis | | \$ % at Issue | | <u>Jul - 19</u> |
|--|--------------|------------------------|-------------------|-----------------|
| > 0 mths and ≤ 3 mths > 3 mths and ≤ 6 mths | | 0.20% 0.00% | | 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 | | 38.84% | | 0.11% |
| > 15 mths and ≤ 18 mths | | 11.04% | | 0.00% |
| > 18 mths and ≤ 21 mths | | 9.71% | | 0.00% |
| > 21 mths and ≤ 24 mths | | 6.75% | | 0.00% |
| > 24 mths and ≤ 36 mths | | 8.32% | | 60.09% |
| > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths | | 6.08% 3.83% | | 14.40% 4.74% |
| > 60 mths and ≤ 72 mths | | 3.23% | | 5.25% |
| > 72 mths and ≤ 84 mths | | 2.12% | | 2.57% |
| > 84 mths and ≤ 96 mths | | 1.58% | | 3.49% |
| > 96 mths and ≤ 108 mths | | 0.26% | | 1.39% |
| > 108 mths and ≤ 120 mths | | 1.53% | | 0.15% |
| > 120 mths | | 6.51% | | 7.82% |
| Total | | 100.00% | | 100.00% |
| Geographic Distribution | | \$ % at Issue | | <u>Jul - 19</u> |
| ACT - Metro | | 1.01% | | 0.56% |
| Total ACT | | 1.01% | | 0.56% |
| | | | | |
| NSW - Inner city | | 0.00% | | 0.00% 17.60% |
| NSW - Metro NSW - Non metro | | 19.03% 15.28% | | 15.11% |
| Total NSW | | 34.30% | | 32.71% |
| 100111311 | | 34.3070 | | 32.7170 |
| NT - Metro | | 0.51% | | 0.45% |
| NT - Non metro | | 0.00% | | 0.00% |
| Total NT | | 0.51% | | 0.45% |
| | | | | |
| QLD - Inner city | | 0.00% | | 0.00% |
| QLD - Metro | | 12.76% | | 13.32% |
| QLD - Non metro | | 9.14% | | 8.84% |
| Total QLD | | 21.91% | | 22.16% |
| SA - Inner city | | 0.00% | | 0.00% |
| SA - Metro | | 5.92% | | 5.14% |
| SA - Non metro | | 1.00% | | 1.06% |
| Total SA | | 6.93% | | 6.20% |
| | | | | |
| TAS - Inner city | | 0.23% | | 0.21% |
| TAS - Metro | | 2.49% | | 2.03% |
| TAS - Non metro Total TAS | | 0.00% 2.72% | | 0.00% 2.24% |
| TOTALIAS | | 2.72% | | 2.24% |
| VIC - Inner city | | 0.00% | | 0.00% |
| VIC - Metro | | 17.78% | | 19.92% |
| VIC - Non metro | | 3.45% | | 2.16% |
| Total VIC | | 21.23% | | 22.07% |
| | | | | |
| WA - Inner city | | 0.00% | | 0.00% |
| WA - Metro | | 9.84% | | 11.62% |
| WA - Non metro | | 1.55% | | 1.99% 13.61% |
| Total WA | | 11.39% | | 15.01% |
| Total Inner City | | 0.23% | | 0.21% |
| Total Metro | | 69.34% | | 70.64% |
| Total Non Metro | | 30.43% | | 29.15% |
| Total | | 100.00% | | 100.00% |
| ARREARS \$ % (scheduled balance basis) | 31-60 | 61-90 | 90+ | Total |
| Aug-18 | 0.00% | 0.00% | 0.00% | 0.00% |
| Sep-18 | 0.00% | 0.00% | 0.00% | 0.00% |
| Oct-18 | 0.00% | 0.00% | 0.00% | 0.00% |
| Nov-18 | 0.80% | 0.00% | 0.00% | 0.80% |
| Dec-18 | 0.00% | 0.83% | 0.00% | 0.83% |
| Jan-19 | 0.00% | 0.83% | 0.00% | 0.83% |
| Feb-19 | 0.00% | 0.00% | 0.00% | 0.00% |
| Mar-19 | 0.84% | 0.00% | 0.00% | 0.84% |
| Apr-19 | 0.85% | 0.00% | 0.00% | 0.85% |
| | | | | |
| May-19 | 0.00% | 0.86% | 0.00% | 0.86% |
| Jun-19 | 0.00% | 0.00% | 0.87% | 0.87% |
| Jul-19 | 0.00% | 0.00% | 0.91% | 0.91% |
| MORTGAGE SAFETY NET | No of | Amount (¢) | | |
| Aug-18 | No of 2 | Amount (\$) 379,714 | | |
| Sep-18 | 2 | 380,078 | | |
| Oct-18 | 3 | 722,096 | | |
| Nov-18 | 3 | 724,462 | | |
| Dec-18 | 3 | 726,180 | | |
| Jan-19 | 3 | 725,226 | | |
| Feb-19 | - | - | | |
| Mar-19 | - | - | | |
| Apr-19 May-19 | - | - | | |
| May-19 Jun-19 | - | - | | |
| Jul-19 | - | | | |
| | - | | | |
| Jui-15 | - | | | |
| MORTGAGE IN POSSESSION | - No of | Amount (\$) | | |
| | No of NIL | Amount (\$) NIL | | |
| MORTGAGE IN POSSESSION Oct-18 | NIL | NIL | | No. |
| MORTGAGE IN POSSESSION Oct-18 PRINCIPAL LOSS | | | LMI payment (A\$) | Net loss |
| MORTGAGE IN POSSESSION Oct-18 | NIL | NIL | LMI payment (A\$) | Net loss |