## Article 122a of CRD2 retention of interest report for Progress 2014-2 Trust

Transaction Name: CRD2 Pool Friday, 28th November 2014 Friday, 20th July 2046 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  $juris diction)\ is\ required\ to\ independantly\ assess\ and\ determine\ \ the\ sufficiency\ of\ the\ information\ described\ in\ this$  $report\ generally\ for\ the\ purposes\ of\ complying\ with\ Article\ 122a\ and\ none\ of\ the\ Trustee,\ AMP\ Bank\ Lmited\ and\ each$ 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>Jul - 20</u>
Total pool size:	\$49,798,430	\$11,975,801.15
Total Number Of Loans (UnConsolidated):	266	72
Total number of loans (consolidating split loans):	158	58
Average loan Size:	\$315,180	\$206,479.33
Maximum loan size: Total property value:	\$946,374 \$78,656,604	\$589,990.20 \$28,120,895.00
Number of Properties:	378,030,004 170	\$28,120,8 <del>9</del> 3.00
Average property value:	\$462,686	\$468,681.58
Average current LVR:	64.33%	44.62%
Average Term to Maturity (months):	309	242.09
Maximum Remaining Term to Maturity (months):	356	286.78
Weighted Average Seasoning (months): Weighted Average Current LVR:	37 68.95%	102.34 57.34%
Weighted Average Term to Maturity (months):	318	254.52
% of pool with loans > \$500,000:	29.94%	9.33%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	90.86%	85.62%
% Fixed Rate Loans(Value):	24.10% 42.83%	13.46% 25.67%
% Interst Only loans (Value): Weighted average mortgage interest:	42.83% 5.19%	3.80%
Investment Loans:	25.54%	35.16%
Outstanding Balance Distribution	\$ % at Issue	<u>Jul - 20</u>
≤\$0 	0.00%	-0.93%
> \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000	2.10% 2.24%	2.16% 7.00%
> \$150,000 and \( \leq \) \$200,000	7.63%	13.10%
> \$200,000 and ≤ \$250,000	9.48%	21.20%
> \$250,000 and ≤ \$300,000	9.84%	11.51%
> \$300,000 and ≤ \$350,000	12.21%	2.66%
> \$350,000 and ≤ \$400,000 > \$400,000 and ≤ \$450,000	9.05%	12.40%
> \$450,000 and ≤ \$500,000	12.71% 4.80%	13.80% 7.77%
> \$500,000 and ≤ \$550,000 > \$500,000 and ≤ \$550,000	5.24%	4.40%
> \$550,000 and ≤ \$600,000	6.81%	4.93%
> \$600,000 and ≤ \$650,000	5.06%	0.00%
> \$650,000 and ≤ \$700,000	2.69%	0.00%
> \$700,000 and ≤ \$750,000 > \$750,000 and ≤ \$800,000	1.41% 1.58%	0.00% 0.00%
> \$750,000 and ≤ \$600,000		
> \$800.000 and < \$850.000		0.00%
> \$800,000 and ≤ \$850,000 > \$850,000 and ≤ \$900,000	1.64% 1.73%	0.00% 0.00%
> \$800,000 and ≤ \$850,000 > \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000	1.64% 1.73% 3.78%	0.00% 0.00%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000 > \$950,000 and ≤ \$1,000,000	1.64% 1.73% 3.78% 0.00%	0.00% 0.00% 0.00%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000	1.64% 1.73% 3.78%	0.00% 0.00%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000 > \$950,000 and ≤ \$1,000,000	1.64% 1.73% 3.78% 0.00%	0.00% 0.00% 0.00%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000 > \$950,000 and ≤ \$1,000,000	1.64% 1.73% 3.78% 0.00%	0.00% 0.00% 0.00%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000 > \$950,000 and ≤ \$1,000,000 Total  Outstanding Balance LVR Distribution ≤ 0%	1.64% 1.73% 3.78% 0.00% 100.00% \$ % at Issue 0.00%	0.00% 0.00% 0.00% 100.00% <u>Jul - 20</u> -0.93%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000 > \$950,000 and ≤ \$1,000,000 Total   Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25%	1.64% 1.73% 3.78% 0.00% 100.00% \$ % at Issue 0.00% 0.85%	0.00% 0.00% 0.00% 100.00% <u>Jul - 20</u> -0.93% 3.65%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000	1.64% 1.73% 3.78% 0.00% 100.00% \$\frac{5\psi at Issue}{0.00\psi}\$ 0.05% 0.85% 0.93%	0.00% 0.00% 100.00% 100.00% <u>Jul - 20</u> -0.93% 3.65% 3.81%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000 > \$950,000 and ≤ \$1,000,000 Total   Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25%	1.64% 1.73% 3.78% 0.00% 100.00% \$ % at Issue 0.00% 0.85%	0.00% 0.00% 0.00% 100.00% <u>Jul - 20</u> -0.93% 3.65%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000  > \$950,000 and ≤ \$1,000,000  Total   Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35%	1.64% 1.73% 3.78% 0.00% 100.00% \$\frac{5\text{ at Issue}}{0.00 0.85\text{ 0.93\text{ 0.93\text{ 0.93\text{ 1.50\text{ 0.95\text{ 0.95\tex	0.00% 0.00% 100.00% 100.00% Jul - 20 -0.93% 3.65% 3.81% 3.05%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000	1.64% 1.73% 3.78% 0.00% 100.00%  \$ **x** at Issue 0.00% 0.85% 0.93% 1.50% 1.12% 3.32% 2.42%	0.00% 0.00% 100.00% 100.00% Jul - 20 -0.93% 3.65% 3.81% 3.05% 7.59% 8.34% 9.82%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000	1.64% 1.73% 3.78% 0.00% 100.00%  \$\frac{5\times at Issue}{0.00\times 0.85\times 0.93\times 1.50\times 1.12\times 3.32\times 2.42\times 3.57\times 3.57\times 1.57\times 1.57\tim	0.00% 0.00% 100.00% 100.00%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000  Total   Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 55% > 55% and ≤ 55% > 50% and ≤ 60%	1.64% 1.73% 3.78% 0.00% 100.00%  \$\frac{5\time at Issue}{0.05\times} 0.00% 0.85% 0.93% 1.50% 1.12% 3.32% 2.42% 3.57% 3.19%	0.00% 0.00% 100.00% 100.00% Jul - 20 -0.93% 3.65% 3.81% 3.05% 7.59% 8.34% 9.82% 6.07% 9.73%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000	1.64% 1.73% 3.78% 0.00% 100.00%  \$5\%\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	0.00% 0.00% 100.00% 100.00% Jul - 20 -0.93% 3.65% 7.59% 8.34% 9.82% 6.07% 9.73% 17.42%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000  Total   Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 55% > 55% and ≤ 55% > 50% and ≤ 60%	1.64% 1.73% 3.78% 0.00% 100.00%  \$\frac{5\time at Issue}{0.05\times} 0.00% 0.85% 0.93% 1.50% 1.12% 3.32% 2.42% 3.57% 3.19%	0.00% 0.00% 100.00% 100.00% Jul - 20 -0.93% 3.65% 3.81% 3.05% 7.59% 8.34% 9.82% 6.07% 9.73%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000  Total   Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 55% and ≤ 60% > 60% and ≤ 65% > 55% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 75% > 75% and ≤ 75%	1.64% 1.73% 3.78% 0.00% 100.00%  \$5\%\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	0.00% 0.00% 100.00% 100.00%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000  Total   Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 50% and ≤ 55% > 55% and ≤ 60% > 50% and ≤ 55% > 55% and ≤ 60% > 50% and ≤ 55% > 55% and ≤ 60% > 70% and ≤ 75% > 70% and ≤ 75% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85%	1.64% 1.73% 3.78% 0.00% 100.00%  \$\frac{5\times at Issue}{0.00\times 0.85\times 0.93\times 1.50\times 1.12\times 3.32\times 2.42\times 3.15\times 2.001\times 11.67\times 20.01\times 11.88\times 24.60\times 5.52\times 5.5	0.00% 0.00% 100.00% 100.00% Jul - 20 -0.93% 3.65% 7.59% 8.34% 9.82% 6.07% 9.73% 17.42% 5.74% 11.03% 3.01%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000  Total   Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 55% > 55% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 60% > 80% and ≤ 65% > 85% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 80% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90%	1.64% 1.73% 3.78% 0.00% 100.00%  \$\frac{5\times at Issue}{0.00\times 0.00\times 0.05\times 0.93\times 0.93\times 1.50\times 1.12\times 3.32\times 2.42\times 3.57\times 3.19\times 11.67\times 20.01\times 11.88\times 24.60\times 5.52\times 7.01\times 0.01\times 1.00\times 1.00	0.00% 0.00% 100.00% 100.00% Jul - 20 -0.93% 3.65% 7.59% 8.34% 9.82% 6.07% 9.73% 17.42% 5.74% 11.03% 3.01% 8.51%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000  Total   Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 55% > 55% and ≤ 60% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 55% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 88% and ≤ 80% > 80% and ≤ 85% > 88% and ≤ 90% > 90% and ≤ 95%	1.64% 1.73% 3.78% 0.00% 100.00%  \$5\%\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	0.00% 0.00% 100.00% 100.00% 100.00% 100.00% 100.00% 3.65% 3.81% 3.05% 7.59% 8.34% 9.82% 6.07% 9.73% 17.42% 5.74% 11.03% 3.01% 8.51% 3.01%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$1,000,000  Total    Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 50% > 50% and ≤ 65% > 55% and ≤ 65% > 55% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 95% > 88% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100%	1.64% 1.73% 3.78% 0.00% 100.00%  \$\frac{5\times at Issue}{0.00\times 0.00\times 0.05\times 0.93\times 0.93\times 1.50\times 1.12\times 3.32\times 2.42\times 3.57\times 3.19\times 11.67\times 20.01\times 11.88\times 24.60\times 5.52\times 7.01\times 0.01\times 1.00\times 1.00	0.00% 0.00% 100.00% 100.00% Jul - 20 -0.93% 3.65% 7.59% 8.34% 9.82% 6.07% 9.73% 17.42% 5.74% 11.03% 3.01% 8.51%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000  Total   Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 55% > 55% and ≤ 60% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 55% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 88% and ≤ 80% > 80% and ≤ 85% > 88% and ≤ 90% > 90% and ≤ 95%	1.64% 1.73% 3.78% 0.00% 100.00%  \$\frac{5\times at Issue}{0.00\times 0.85\times 0.93\times 1.50\times 1.12\times 3.32\times 2.42\times 3.57\times 3.19\times 11.67\times 20.01\times 11.88\times 24.60\times 5.52\times 7.01\times 2.40\times 0.00\times 0.00	0.00% 0.00% 100.00% 100.00% Jul - 20 -0.93% 3.65% 7.59% 8.34% 9.82% 6.07% 9.73% 17.42% 5.74% 11.03% 3.01% 8.51% 3.18% 0.00%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000  Total   Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 33% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 88% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100%  Total  Mortgage Insurance	1.64% 1.73% 3.78% 0.00% 100.00%  \$5\%\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	0.00% 0.00% 100.00% 100.00%  Jul - 20 -0.93% 3.65% 7.59% 8.34% 9.82% 6.07% 9.73% 17.42% 5.74% 11.03% 3.01% 8.51% 3.18% 0.00% 0.00%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$1,000,000  Total   Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 85% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 75% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 85% > 55% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% Total	1.64% 1.73% 3.78% 0.00% 100.00%  \$\frac{5}{8} \text{ at Issue} \\ 0.00\text{ 0.00%} 0.85 0.93\text{ 0.93\text{ 1.50\text{ 0.12\text{ 1.12\text{ 3.32\text{ 3.32\text{ 0.35\text{ 7\text{ 0.93\text{ 3.19\text{ 3.19\text{ 1.67\text{ 2.01\text{ 1.88\text{ 0.95\text{ 0.95\te	0.00% 0.00% 100.00% 100.00%  100.00%  100.00%  100.00%  100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000  Total   Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 33% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 88% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100%  Total  Mortgage Insurance	1.64% 1.73% 3.78% 0.00% 100.00%  \$5\%\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	0.00% 0.00% 0.00% 100.00% 100.00%    ull - 20 -0.93% 3.65% 7.59% 8.34% 9.82% 6.07% 9.73% 17.42% 5.74% 11.03% 11.03% 3.01% 8.51% 3.18% 0.00% 100.00% 100.00%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$1,000,000  Total     Outstanding Balance LVR Distribution   ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 85% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 85% > 85% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 100%   Total	1.64% 1.73% 3.78% 0.00% 100.00%  \$\frac{5\times at Issue}{0.00\times 0.00\times 0.00\times 0.93\times 0.93\times 1.12\times 3.32\times 2.42\times 3.57\times 3.19\times 11.67\times 20.01\times 11.88\times 24.60\times 5.52\times 7.01\times 2.40\times 0.00\times 100.00\times 100.00\times 25.95\times 3.16\times 160\times 25.95\times 3.16\times 160\times 160\	0.00% 0.00% 100.00% 100.00%  lul - 20 -0.93% 3.65% 3.81% 3.05% 7.59% 8.34% 9.82% 6.07% 9.73% 17.42% 5.74% 11.03% 3.01% 8.51% 3.18% 0.00% 100.00% 100.00%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000  Total     Outstanding Balance LVR Distribution   ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 55% > 50% and ≤ 55% > 50% and ≤ 55% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 70% > 70% and ≤ 70% > 70% and ≤ 95% > 80% and ≤ 85% > 85% and ≤ 40% > 80% and ≤ 85% > 85% and ≤ 100% Total    Mortgage Insurance   Genworth   QBE   Total	1.64% 1.73% 3.78% 0.00% 100.00%  \$5\%\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	0.00% 0.00% 100.00% 100.00% 100.00%    Jul - 20 -0.93% 3.65% 3.85% 3.05% 7.59% 8.34% 9.82% 6.07% 9.73% 17.42% 5.74% 11.03% 3.01% 8.51% 3.18% 0.00% 0.00% 100.00%    Jul - 20 23.85% 3.99% 27.84%
> \$850,000 and ≤ \$950,000 > \$900,000 and ≤ \$1,000,000  Total   Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 20% > 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% > 75% and ≤ 90% > 70% and ≤ 75% > 75% and ≤ 80% > 75% and ≤ 80% > 80% and ≤ 65% > 85% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 100% Total  Mortgage Insurance Genworth QBE Total  Seasoning Analysis > 3 mths and ≤ 6 mths	1.64% 1.73% 3.78% 0.00% 100.00%  \$5\%\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	0.00% 0.00% 0.00% 100.00% 100.00%   ui - 20 -0.93% 3.65% 7.59% 8.34% 9.82% 6.07% 9.73% 17.42% 5.74% 11.03% 3.01% 8.51% 3.18% 0.00% 0.00% 100.00%   ui - 20 23.85% 3.99% 27.84%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$1,000,000  Total     Outstanding Balance LVR Distribution   ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 55% and ≤ 60% > 60% and ≤ 65% > 85% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 75% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 100%   Total	1.64% 1.73% 3.78% 0.00% 100.00%  \$\frac{\\$\\$\ at \text{issue}}{\}\ 0.00\% 0.85\% 0.93\% 1.50\% 1.12\% 3.32\% 2.42\% 3.57\% 3.19\% 11.67\% 20.01\% 11.88\% 24.60\% 5.52\% 7.01\% 2.40\% 0.00\% 100.00\%  \$\frac{\\$\\$\ at \text{issue}}{\}\ 2.5.95\% 3.16\% 29.11\%  \$\frac{\\$\\$\ at \text{issue}}{\}\ 2.30\% 0.70\%	0.00% 0.00% 0.00% 100.00% 100.00%    ui - 20 -0.93% 3.65% 3.81% 3.05% 7.59% 8.34% 9.82% 6.07% 9.73% 17.42% 5.74% 11.03% 3.01% 8.51% 3.18% 0.00% 100.00% 100.00%    ui - 20 23.85% 3.99% 27.84%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000  Total     Outstanding Balance LVR Distribution   ≤ 0% > 0% and ≤ 25% > 25% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 50% and ≤ 55% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 70% > 70% and ≤ 70% > 70% and ≤ 95% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 100%  Total    Mortgage Insurance   Genworth   QBE   Total	1.64% 1.73% 3.78% 0.00% 100.00%  \$5\%\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	0.00% 0.00% 100.00% 100.00%  100.00%  100.00%  100.00%  100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$1,000,000  Total     Outstanding Balance LVR Distribution   ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 55% and ≤ 60% > 60% and ≤ 65% > 85% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 75% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 100%   Total	1.64% 1.73% 3.78% 0.00% 100.00%  \$\frac{\\$\\$\ at \text{issue}}{\}\ 0.00\% 0.85\% 0.93\% 1.50\% 1.12\% 3.32\% 2.42\% 3.57\% 3.19\% 11.67\% 20.01\% 11.88\% 24.60\% 5.52\% 7.01\% 2.40\% 0.00\% 100.00\%  \$\frac{\\$\\$\ at \text{issue}}{\}\ 2.5.95\% 3.16\% 29.11\%  \$\frac{\\$\\$\ at \text{issue}}{\}\ 2.30\% 0.70\%	0.00% 0.00% 0.00% 100.00% 100.00%    ui - 20 -0.93% 3.65% 3.81% 3.05% 7.59% 8.34% 9.82% 6.07% 9.73% 17.42% 5.74% 11.03% 3.01% 8.51% 3.18% 0.00% 100.00% 100.00%    ui - 20 23.85% 3.99% 27.84%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000  Total     Outstanding Balance LVR Distribution   ≤ 0% > 0% and ≤ 25% > 25% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 70% > 70% and ≤ 70% > 70% and ≤ 95% > 55% and ≤ 100%  Total    Mortgage Insurance   Genworth   QBE   Total	1.64% 1.73% 3.78% 0.00% 100.00%  \$\frac{5\text{ at Issue}}{0.00\text{ 0.00}\text{ 0.85}\text{ 0.93}\text{ 1.12}\text{ 3.32}\text{ 3.32}\text{ 2.42}\text{ 3.57}\text{ 3.19}\text{ 1.167}\text{ 20.01}\text{ 1.188}\text{ 24.60}\text{ 5.52}\text{ 7.01}\text{ 2.40}\text{ 0.00}\text{ 0.00}\text{ 0.00}\text{ 3.57}\text{ 3.19}\text{ 1.1.67}\text{ 20.01}\text{ 1.1.88}\text{ 24.60}\text{ 2.40}\text{ 0.00}\text{ 5.52}\text{ 7.01}\text{ 2.40}\text{ 0.00}\text{ 0.00}\text{ 3.16}\text{ 2.30}\text{ 0.70}\text{ 3.16}\text{ 3.16}\text{ 29.11}\text{ 5.54}\text{ 4.15}\text{ 1.70}\text{ 3.77}\text{ 1.70}\text{ 1.37}\text{ 1.70}\text{ 1.70}\text{ 2.40}\text{ 1.5.54}\text{ 1.5.54} 1	0.00% 0.00% 0.00% 100.00% 100.00%   ui - 20 -0.93% 3.65% 3.81% 3.05% 7.59% 8.34% 9.82% 6.07% 9.73% 17.42% 5.74% 11.03% 3.01% 8.518% 3.00% 100.00% 100.00% 100.00% 100.00% 0.00% 0.00% 0.00% 0.00%
> \$850,000 and ≤ \$950,000 > \$990,000 and ≤ \$950,000  Total     Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% 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 ≤ 85% > 85% and ≤ 100%	1.64% 1.73% 3.78% 0.00% 100.00%  \$\frac{5\text{ at Issue}}{0.00\text{ 0.00} 0.85\text{ 0.93\text{ 0.93\text{ 0.93\text{ 3.57\text{ 3.32\text{ 3.57\text{ 3.19\text{ 0.16\text{ 3.31\text{ 0.95\text{ 0.93\text{ 1.12\text{ 3.32\text{ 2.42\text{ 3.57\text{ 3.19\text{ 1.16\text{ 7\text{ 3.19\text{ 1.16\text{ 3.19\text{ 1.16\text{ 3.20\text{ 0.01\text{ 1.18\text{ 8\text{ 2.4.60\text{ 0.00\text{ 5.52\text{ 7.01\text{ 1.18\text{ 8\text{ 0.00\text{ 0.00\text{ 0.00\text{ 1.37\text{ 0.16\text{ 0.20\text{ 0.70\text{ 0.	0.00% 0.00% 0.00% 100.00% 100.00%   ui - 20 -0.93% 3.65% 7.59% 8.34% 9.82% 6.07% 9.73% 17.42% 5.74% 11.03% 3.01% 8.51% 3.18% 0.00% 0.00% 100.00%   ui - 20 23.85% 3.99% 27.84%   ui - 20 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000  Total     Outstanding Balance LVR Distribution   ≤ 0% > 0% and ≤ 25% > 25% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 70% > 70% and ≤ 70% > 70% and ≤ 95% > 55% and ≤ 100%  Total    Mortgage Insurance   Genworth   QBE   Total	1.64% 1.73% 3.78% 0.00% 100.00%  \$\frac{5\text{ at Issue}}{0.00\text{ 0.00}\text{ 0.85}\text{ 0.93}\text{ 1.12}\text{ 3.32}\text{ 3.32}\text{ 2.42}\text{ 3.57}\text{ 3.19}\text{ 1.167}\text{ 20.01}\text{ 1.188}\text{ 24.60}\text{ 5.52}\text{ 7.01}\text{ 2.40}\text{ 0.00}\text{ 0.00}\text{ 0.00}\text{ 3.57}\text{ 3.19}\text{ 1.1.67}\text{ 20.01}\text{ 1.1.88}\text{ 24.60}\text{ 2.40}\text{ 0.00}\text{ 5.52}\text{ 7.01}\text{ 2.40}\text{ 0.00}\text{ 0.00}\text{ 3.16}\text{ 2.30}\text{ 0.70}\text{ 3.16}\text{ 3.16}\text{ 29.11}\text{ 5.54}\text{ 4.15}\text{ 1.70}\text{ 3.77}\text{ 1.70}\text{ 1.37}\text{ 1.70}\text{ 1.70}\text{ 2.40}\text{ 1.5.54}\text{ 1.5.54} 1	0.00% 0.00% 0.00% 100.00% 100.00%  100.00% 3.65% 3.81% 3.05% 7.59% 8.34% 9.82% 6.07% 9.73% 17.42% 5.74% 11.03% 3.01% 8.51% 3.18% 0.00% 100.00% 100.00% 100.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%

> 48 mths and ≤ 60 mths	2.78%	0.00%
> 60 mths and ≤ 72 mths	2.41%	0.00%
> 72 mths and ≤ 84 mths	0.45%	8.00%
> 84 mths and ≤ 96 mths	1.36%	42.33%
> 96 mths and ≤ 108 mths	2.50%	31.11%
> 108 mths and ≤ 120 mths	3.94%	8.54%
> 120 mths	2.09%	10.02%
Total	100.00%	100.00%

Geographic Distribution		\$ % at Issue		Jul - 20
ACT - Metro		0.00%		0.00%
Total ACT		0.00%		0.00%
NSW - Inner city		0.63% 32.27%		0.00% 20.92%
NSW - Metro NSW - Non metro		11.21%		1.57%
Total NSW		44.11%		22.49%
NT - Metro		0.00%		0.00%
NT - Non metro		0.00%		0.00%
Total NT		0.00%		0.00%
QLD - Inner city		0.84%		1.54%
QLD - Metro		8.51%		15.18%
QLD - Non metro		9.63%		17.29%
Total QLD		18.98%		34.02%
SA - Inner city		0.00%		0.00%
SA - Metro		4.56%		6.05%
SA - Non metro		0.75%		1.49%
Total SA		5.31%		7.54%
TAS - Inner city		0.00%		0.00%
TAS - Metro		0.33%		1.17%
TAS - Non metro		0.70%		0.00%
Total TAS		1.03%		1.17%
AUC Immor eiter		0.5007		0.000
VIC - Inner city VIC - Metro		0.58% 19.32%		0.00% 16.71%
VIC - Metro VIC - Non metro		0.78%		1.00%
Total VIC		20.68%		17.71%
WA - Inner city		1.12%		2.36%
WA - Metro		8.76%		14.71% 0.00%
WA - Non metro Total WA		0.00% 9.88%		17.07%
Total WA		3.0070		17.07%
Total Inner City		3.17%		3.90%
Total Metro		73.76%		74.74%
Total Non Metro Total		23.07% 100.00%		21.36% 100.00%
1000		100.0070		100.0070
ARREARS \$ % (scheduled balance basis)	31-60	61-90	90+	Total
Aug-19	1.05%	0.00%	1.51%	2.56%
Sep-19	0.00%	1.08%	1.56%	2.64%
Oct-19 Nov-19	0.00% 0.00%	0.00% 0.00%	2.70% 2.82%	2.70% 2.82%
Dec-19	0.00%	0.00%	2.90%	2.90%
Jan-20	0.00%	0.00%	2.94%	2.94%
Feb-20	0.00%	1.67%	1.22%	2.89%
Mar-20	0.00%	0.00%	1.71%	1.71%
Apr-20 May-20	0.00% 1.20%	0.00% 0.00%	1.73% 1.72%	1.73% 2.93%
Jun-20	0.00%	1.29%	1.84%	3.12%
Jul-20	0.00%	0.00%	1.89%	1.89%
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
Aug-19 Sep-19	- -	-		
Sep-19 Oct-19	-	-		
Nov-19	-	-		
Dec-19	-	-		
Jan-20	-	-		
Feb-20 Mar-20	-	- 228 202		
Mar-20 Apr-20	2	228,293 1,073,997		
May-20	6	1,075,653		
Jun-20	6	1,077,856		
Jul-20	6	1,012,135		
COVID-19 Hardship	No of Accounts	Amount (\$)		
Mar-20	NO OI Accounts	Amount (3)		
Apr-20	4	844,961		
May-20	4	847,192		
Jun-20	4	849,925		
	1	785,355		
	7	·		
Jul-20  MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Jul-20  MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)	IMI navment (A¢)	Nat loss
Jul-20			LMI payment (A\$)	Net loss