## **Progress 2019-1 Trust Risk Retention Pool**

Transaction Name: **Closing Date: Maturity Date:** Payment Date:

**Business Day for Payments:** 

Determination Date & Ex-Interest Date:

Note: EU Securitisation Regulation

Note: Japanese Risk Retention

Risk Retention Pool Thursday, 13th June 2019 Friday, 24th June 2050 24th day of each month Sydney & Melbourne

3 Business Days before each Payment Date.

## EU Securitisation Regulation

On the Closing Date and thereafter for so long as any Notes remain outstanding, AMP Bank Limited will, as an "originator" for the purposes of Regulation (EU) 2017/2402 (as amended, the "EU Securitisation Regulation"), retain a material net economic interest of not less than 5% in this securitisation transaction in accordance with the text of Article 6(1) of the EU Securitisation Regulation (in each case as in effect on the Closing Date) (the "EU Retention"). As at the Closing Date, the EU Retention will be in the form contemplated by Article 6(3)(c) of the EU Securitisation Regulation.

AMP Bank Limited will undertake to retain such material net economic interest and will give further undertakings with respect to the EU Retention as summarised in Section 2.30 in this Information Memorandum. Any change in the manner in which the EU Retention is held will be notified to the Note Holders.

## Japanese risk retention

On 15 March 2019 the Japanese Financial Services Agency published new due diligence and risk retention rules as part of the regulatory capital regulation of certain categories of Japanese investors seeking to invest in securitisation transactions the ("Rules"). The Rules became applicable to such Japanese financial institutions from 31 March 2019.

AMP Bank Limited (as Originator) will retain a material net economic interest of not less than 5% in of the securitisation securitised exposures as at the Closing Date which interest will be comprised of certain randomly selected exposures held on the balance sheet of the Originator (as (the "Retained Pool"). As at the Closing Date, the Retained Pool will comprise of more than 100 randomly selected exposures and bear similar characteristics to the securitised exposures in accordance with the Japanese risk retention rules published by JFSA. On each Determination Date after the Closing Date, upon becoming aware that the Retained Pool has amortised below 5% of the securitised exposures on that date, AMP Bank Limited will increase the randomly selected exposures held on its balance sheet such that the Retained Pool at that time will be not less than 5% of the securitised exposures at that time. AMP Bank Limited confirms that the material net economic interest will not be subject to credit-risk hedging.

AMP Bank Limited (as Originator) makes no statement or representation in relation to the application of the Rule to the proposed issue of, or any investment in, the Notes or and any other transaction contemplated by this Information Memorandum o compliance with the Rule and in particular the regulatory capital consequences under the Rule for any person who invests in or holds any interest in Notes.

Prospective investors should make their own independent investigation and seek their own independent advice (i) as to the scope and applicability of the Rule; (ii) as to the sufficiency of the information described in the Information Memorandum and (iii) as to the compliance with the Rule in respect of the transactions contemplated by this Information Memorandum. None of the Trustee, AMP Bank Limited or any other party to a Transaction Document makes any representation that the information described in this Information Memorandum is sufficient in all circumstances for such purposes.

Current Risk Retention pool balance as percentage of securitisation exposure:

5.93%

werage boards Size. Anatomic molaniste: \$985,081 \$985,081 \$985,081 \$105,073,136 \$72,173,738 \$12,183,738 \$12,183,738 \$12,183,738 \$12,183,738 \$12,183,738 \$12,183,738 \$12,183,738 \$12,183,738 \$12,183,738 \$13,183,73	COLLATERAL INFORMATION	<u>At Issue</u>	<u>Jul - 20</u>
	otal pool size:	\$64,986,667	\$43,217,985
ontal property value:         \$10,573,1315         \$27,171,739           washamu current LVR:         \$92,2796         \$335,500           sanishing current LVR:         \$97,071         \$65,695         \$635,500           veglethed average current LVR:         \$56,695         \$61,895         \$61,895           veglethed average current LVR:         \$66,695         \$61,895         \$11,995           of number of lows (inconsolidated)         \$12,92         \$77         \$12,92 <td>Average loan Size:</td> <td>\$515,767</td> <td>\$496,758</td>	Average loan Size:	\$515,767	\$496,758
SEZZ.000	Maximum loan size:	\$985,081	\$960,149
Maximum current LVIII   Margine current LVIII   Marg	otal property value:	\$103,573,136	\$72,171,739
Assimum current LVRI         92.27%         92.27%           Weighted earrage current LVRI         65.66%         63.57%           Weighted earrage current LVRI         66.66%         63.65%           Outsil number of loss in (comocidiator girll closs):         1.67         1.19           until number of loss in (comocidiator girll closs):         1.26         8.7           until ger min to language min commocidia.         3.26         3.23           until ger min maturity (months):         3.26         3.23           Weighted earrage seasoning months):         3.28         3.15           Weighted earrage seasoning months):         3.28         3.15           Weighted earrage seasoning months):         3.28         3.15           Weighted earrage seasoning months):         3.20         3.25           Weighted earrage seasoning months):         3.20         3.25           Weighted earrage should be compact to the seasoning months;         3.20         3.25           Weighted earrage should be compact to the seasoning months;         3.20         3.20           I for found to Doc Loss         3.20         3.20         3.20           I found fact Loss and Solution         3.20         3.20         3.20           I found fact Loss and Solution         3.20         3.	• • •	\$822,009	\$829,560
warge current VR:         66 660%         66 660%           Cotal number of loans (unconsolidates):         157         113           Cula number of loans (unconsolidates):         126         87           Cula number of loans (unconsolidates):         126         87           Cula number of loans (unconsolidates):         126         87           Contraction (unconsolidates):         126         87           Verigited and varge term to maturity (months):         120         00         31.22           Vegited average term to maturity (months):         323.22         31.756         60			
Vegethed severage current IVRS         66.66%         64.66%           total number of foars (curoscilidates):         126         87           total number of foars (curoscilidates):         126         87           total number of foars (curoscilidates):         126         87           twenge term to maturity (months):         348.00         33.35           Keighted severage seasoning (months):         348.00         33.95           Keighted severage seasoning (months):         0.00%         0.00%           Keighted severage (seasoning):         0.00%         0.00%           Keight			
vola number of loans (unconsolidatese):         136         817           tumber of properties:         126         87           verage term to muturity (months):         328.25         312.21           Jashimum remaining term to maturity (months):         328.25         312.21           Vegleted average term to muturity (months):         30.00         31.56           Vegleted average term to muturity (months):         313.28         31.75           Vegleted average term to muturity (months):         313.28         31.75           Vegleted average term to muturity (months):         313.28         31.75           of pool vall facers 3500,000:         71.000         85.55           of pool contract 3500,000:         3.99%         3.31           of pool contract 3500,000:         3.99%         3.31           vegleted kerage Cuspon:         3.99%         3.11           vegleted kerage Cuspon:         9.00%         0.00%	·		
total number of floanse (consolidating split loans):         126         87           uember of properties:         126         87           werage term to maturity (months):         328.25         31.21           standamum rensiming term to maturity (months):         328.00         33.36           velighted average teasoning (months):         32.22         31.56           velighted average teasoning (months):         0.00%         0.00%           via pool valuntil (noth):         7.20%         7.53%           velighted average teasoning (months):         7.20%         7.53%           via pool valuntil (noth):         7.20%         7.53%           via pool valuntil (noth):         7.20%         7.53%           via pool valuntil (noth):         9.03%         3.11%           via pool valuntil (noth):         9.03%         3.11%           via pool valuntil (noth):         9.03%         3.11%           via pool valuntil (noth):         0.00%         0.00%           via pool valuntil (noth):         0.00%         0.00% <td< td=""><td></td><td></td><td></td></td<>			
Lumber of properties:         176         8.7           Wavega Earth or muturity (months):         328.25         312.21           Joshimum remaining Earth or muturity (months):         348.00         33.36           Velighted average seasoning (months):         30.00         34.56           Velighted average seasoning (months):         313.28.2         317.56           of pool vish lanes;         0.00%         0.00%           of pool cannoth Lobe Cleans:         0.00%         0.00%           of pool vish lanes; 5500,000:         5.04%         6.44%           Velighted Average Copion:         3.39%         3.11%           Visited Average Copion:         3.40%         0.00%           Statistic         0.00%         0.00%           Vestment Losin:         0.00%         0.00%           Statistic         0.00%         0.00% </td <td></td> <td></td> <td></td>			
warage term to maturity (months):         332.55         331.21 Maximum emaining ferm to maturity (months):         345.00         331.56           Weighted wavage seasoning (months):         20.00         34.56           Veighted wavage seasoning (months):         332.82         335.65           (of pool (with loans > 5500,000)         71.20%         68.58%           (of pool (with loans > 5500,000)         0.00%         0.00%           (of pool (with loans > 5500,000)         0.00%         0.00%           (sheef set Loans (Value):         5.04%         6.44%           (referred for) (waster) (value):         3.99%         3.11%           (weighted Average Coupon:         3.99%         3.11%           veighted Average Coupon:         3.99%         1.14%           veighted Average Coupon:         0.00%         0.00%           veighted Average Coupon:         0.00%         0.00%           So and \$5100,000         0.18%         0.01%           \$100,000 and \$5100,000         0.18%         0.01%           \$150,000 and \$550,000         0.40%         0.44%         0.23%           \$250,000 and \$550,000         4.22%         9.33%           \$250,000 and \$550,000         5.24%         9.23%           \$250,000 and \$550,000 <t< td=""><td></td><td></td><td></td></t<>			
Assimum remaining term to maturity (months):   33.56			
weighted awarge seasoning (months):         33.342         31.55           scip pool with loans > 500,0000:         71.20%         68.55%           scip pool with loans > 500,0000:         71.20%         68.55%           scip pool with loans > 500,0000:         7.55%         7.53%           st Face Rate Loans(Value):         5.04%         6.45%           scip pool with loans of the season of the seas			
Weighted saverage term to maintry (months):         332.32         317.56           of pool on with loss 5500,000:         12.00         65.56           of pool genount) Loboc Loans:         0.00%         0.00%           for pool with loss 5500,000:         7.55%         7.55%           ferbed Rate Loan (Value):         5.04%         6.44%           witherst Chuylours (Value):         3.99%         3.11           with pool and S 5100,000         0.00%         0.00%           500,000         0.00%         0.00%           5100,000 and \$5100,000         0.05%         0.11%           \$250,000 and \$5300,000         3.84%         3.22%           \$300,000 and \$5300,000         3.44%         3.27%           \$300,000 and \$5400,000         6.42%         9.63%           \$400,000 and \$5400,000         5.22%         3.85%           \$400,000 and \$5500,000         5.22%         3.85%           \$400,000 and \$5500,000         5.22%         3.85%           \$500,000 and \$5500,000         5.22%         3.22%			
Cerp	Neighted average seasoning (months):		34.56
of pool genount Lobot Loons:         0.00%         0.00%           f.bred Rate Loans/Lavalley:         7.59%         7.53%           interest forby loans (Value):         5.04%         6.44%           vegleted Average Coupon:         3.99%         3.11%           vegleted Average Coupon:         3.90%         11.41%           buttanding Balance Distribution         \$x at some         0.00%         0.00%           5.00 0.00         0.00%         0.01%         0.01%           \$100,000 and \$5150,000         0.00%         0.14%         0.34%           \$150,000 and \$5250,000         0.00%         1.64%         0.34%           \$250,000 and \$520,000         0.00%         1.64%         9.53%           \$250,000 and \$530,000         3.44%         3.27%         3.530,000         3.44%         3.27%           \$350,000 and \$540,000         \$5,40%         5.25%         5.36%         <	Neighted average term to maturity (months):	332.82	317.56
Fixed Rate Loars (Value):	% of pool with loans > \$500,000:	71.20%	68.56%
Internation   Values	% of pool (amount) LoDoc Loans:	0.00%	0.00%
Interest Only loans   Value1:	% Fixed Rate Loans(Value):	7.56%	7.53%
Weighted Awarege Coupon:         3.9%         3.11%           Westment Loans:         9.03%         11.41%           Dutstanding Balance Distribution         5.84 issue         Jul. 20           50         0.00%         0.00%           510,000 and \$5150,000         0.18%         0.01%           510,000 and \$520,000         0.00%         0.01%           520,000 and \$5250,000         0.00%         1.13%           520,000 and \$5250,000         3.44%         3.27%           530,000 and \$5350,000         5.94%         5.25%           540,000 and \$540,000         6.42%         9.63%           540,000 and \$550,000         5.82%         5.86%           550,000 and \$550,000         5.82%         5.86%           550,000 and \$550,000         12.13%         13.29%           550,000 and \$550,000         12.13%         13.29%           550,000 and \$550,000         12.13%         13.29%           560,000 and \$550,000         12.21%         13.18%           560,000 and \$550,000         7.89%         8.30%           580,000 and \$550,000         7.59%         2.22%           580,000 and \$550,000         7.59%         2.22%           580,000 and \$550,000         0.00%		5.04%	
Westment Loans:         9,03%         11.41%           butstanding Balance Distribution         \$ X at Issue         Jul. 20           59         0,00%         0,00%           59 and \$ \$100,000         0,18%         0,01%           \$150,000 and \$ \$250,000         0,05%         1,13%           \$150,000 and \$ \$2500,000         0,05%         1,13%           \$250,000 and \$ \$2500,000         3,44%         3,27%           \$350,000 and \$ \$2500,000         3,44%         3,27%           \$350,000 and \$ \$2500,000         3,44%         3,27%           \$350,000 and \$ \$4500,000         6,42%         9,53%           \$450,000 and \$ \$4500,000         5,22%         9,63%           \$450,000 and \$ \$4500,000         5,22%         9,63%           \$450,000 and \$ \$500,000         12,23%         13,23%           \$450,000 and \$ \$500,000         12,23%         13,23%           \$450,000 and \$ \$500,000         15,27%         7,21%           \$500,000 and \$ \$500,000         15,27%         7,21%           \$600,000 and \$ \$500,000         15,27%         7,21%           \$600,000 and \$ \$500,000         3,34%         7,22%           \$500,000 and \$ \$500,000         3,34%         7,22%           \$500,000 an			
S0			
S0	Outstanding Balance Distribution	\$ % at Issue	Jul - 20
San at \$150,000   0.18%   0.01%   0.34%   0.34%   0.34%   0.34%   0.34%   0.34%   0.34%   0.34%   0.34%   0.34%   0.34%   0.35%   0.35%   0.35%   0.33%   0.35%   0.33%   0.35%   0.33%   0.35%   0.		· · · · · · · · · · · · · · · · · · ·	
\$1,00,000 and \$150,000   0.49%   1.34%   1.35%   1.3	·		
5150,000 and \$200,000         0.85%         1.13%           \$250,000 and \$250,000         3.44%         3.27%           \$320,000 and \$250,000         5.94%         5.25%           \$320,000 and \$250,000         5.94%         5.25%           \$450,000 and \$250,000         5.82%         5.86%           \$450,000 and \$250,000         5.82%         5.86%           \$450,000 and \$250,000         12.13%         13.29%           \$50,000 and \$250,000         12.13%         13.29%           \$50,000 and \$250,000         15.27%         7.21%           \$60,000 and \$250,000         15.27%         7.21%           \$60,000 and \$250,000         3.54%         7.21%           \$60,000 and \$250,000         3.54%         7.21%           \$60,000 and \$250,000         3.54%         7.24%           \$700,000 and \$250,000         3.54%         7.24%           \$850,000 and \$250,000         4.09%         2.02%           \$850,000 and \$250,000         3.01%         2.22%           \$850,000 and \$250,000         4.09%         2.02%           \$850,000 and \$250,000         0.00%         2.64%           \$850,000 and \$250,000         0.00%         0.00%           \$100,000         0.00% <t< td=""><td></td><td></td><td></td></t<>			
\$20,000 and \$2,920,000   0.00%   1.64%   3.27%   \$250,000 and \$3800,000   5.94%   5.25%   5.			
\$250,000 and \$380,000			
\$200,000 and \$3\$0,000   \$.94%   \$.25%   \$.86%   \$.355,000 and \$540,000 and \$540,000   \$.62%   \$.86%			
\$35,000 and \$400,000			
\$400,000 and \$ \$450,000   \$5,500,000   \$1,213%   \$1,228%     \$550,000 and \$ \$550,0000   \$1,213%   \$1,228%     \$550,000 and \$ \$550,0000   \$1,213%   \$1,328%     \$550,000 and \$ \$550,0000   \$1,241%   \$1,818%     \$560,000 and \$ \$500,0000   \$1,241%   \$1,818%     \$650,000 and \$ \$700,0000   \$1,22%   \$4,70%     \$550,000 and \$ \$700,0000   \$1,22%   \$4,70%     \$550,000 and \$ \$700,0000   \$1,22%   \$4,70%     \$550,000 and \$ \$700,0000   \$1,28%   \$1,44%     \$570,000 and \$ \$800,000   \$1,69%   \$2,22%     \$550,000 and \$ \$800,000   \$1,09%   \$2,02%     \$550,000 and \$ \$900,000   \$0,00%   \$2,12%     \$550,000 and \$ \$900,000   \$0,00%   \$0,00%     \$500,000 and \$ \$900,000   \$0,00%   \$0,00%     \$500,000 and \$ \$1,000,000   \$0,00%     \$500,000 and \$1,000,000   \$0,00%     \$500,00	> \$300,000 and ≤ \$350,000		
\$45,000 and \$500,000   \$7.5%   \$1.21%   \$15.20%   \$15.20%   \$1.21%   \$15.20%   \$1.21%   \$15.20%   \$1.21%   \$15.20%   \$1.21%   \$1.51%   \$1.50%   \$1.21%   \$1.50%   \$1.21%   \$1.50%   \$1.21%   \$1.50%   \$1.52%   \$1.21%   \$1.50%   \$1.52%   \$1.20%   \$1.52%   \$1.52%   \$1.20%   \$1.52%   \$	\$350,000 and ≤ \$400,000	6.42%	9.63%
\$550,000 and \$550,000   12.13%   13.29%   5550,000   12.41%   15.81%   5550,000 and \$560,000   15.27%   7.21%   5650,000 and \$560,000   15.27%   7.21%   5650,000 and \$5700,000   7.89%   8.30%   7.570,000 and \$5700,000   7.89%   8.30%   7.570,000 and \$5700,000   7.65%   5.72%   5.500,000 and \$5800,000   7.65%   5.72%   5.500,000 and \$5800,000   4.09%   2.02%   5.500,000 and \$5900,000   4.09%   2.02%   5.500,000 and \$5900,000   4.09%   2.02%   5.500,000 and \$5900,000   3.01%   2.22%   5.500,000 and \$5900,000   3.01%   2.22%   5.500,000 and \$51,000,000   3.01%   2.22%   5.500,000 and \$51,000,000   3.01%   2.22%   5.500,000 and \$51,000,000   3.01%   3.00%	\$400,000 and ≤ \$450,000	5.82%	5.86%
.5550.000 and ≤ \$600,000         12.41%         15.81%           .5650,000 and ≤ \$5700,000         52.2%         4.70%           .5700,000 and ≤ \$750,000         7.89%         8.30%           .5700,000 and ≤ \$500,000         3.54%         7.11%           .8800,000 and ≤ \$850,000         4.09%         2.02%           .5850,000 and ≤ \$950,000         4.09%         2.02%           .5850,000 and ≤ \$950,000         0.00%         2.10%           .5950,000 and ≤ \$950,000         3.01%         2.22%           .500,000 and ≤ \$950,000         0.00%         2.10%           .5950,000 and ≤ \$1,000,000         3.01%         2.22%           .501         10.00%         0.00%           .5950,000 and ≤ \$1,000,000         0.00%         0.00%           .604         0.00%         0.00%           .008 and ≤ 25%         0.00%         0.00%           .008 and ≤ 25%         0.00%         0.00%           .008 and ≤ 25%         0.00%         0.00%           .034 and ≤ 25%         0.00%         0.00%           .034 and ≤ 25%         0.00%         0.00%           .046 and ≤ 35%         0.00%         0.00%           .050 and ≤ 55%         0.00%         0.00% <tr< td=""><td>• \$450,000 and ≤ \$500,000</td><td>5.75%</td><td>4.32%</td></tr<>	• \$450,000 and ≤ \$500,000	5.75%	4.32%
\$500,000 and \$ \$550,000         15.27%         7.21%           \$550,000 and \$ \$700,000         7.89%         8.30%           \$750,000 and \$ \$750,000         3.54%         7.14%           \$580,000 and \$ \$800,000         7.65%         5.72%           \$880,000 and \$ \$890,000         4.09%         2.02%           \$800,000 and \$ \$950,000         0.00%         2.16%           \$950,000 and \$ \$950,000         3.01%         2.22%           \$950,000 and \$ \$1,000,000         3.01%         2.22%           \$04         0.00%         0.00%           \$25%         0.55%         0.00%           \$25% and \$ \$25%         0.55%         0.0%           \$25% and \$ \$25%         0.00%         0.00%           \$25% and \$ \$25%         0.00%         0.00%           \$25% and \$ \$25%         0.55%         0.79%           \$25% and \$ \$25%         0.00%         0.00%           \$25% and \$ \$25%         0.00%         0.00%           \$25% and \$ \$25%         0.00%         0.00%           \$3% and \$ \$40%         0.00%         0.00%           \$40% and \$ \$25%         0.00%         0.00%           \$50% and \$ \$55%         0.00%         0.57%           \$50% and \$ \$50%	• \$500,000 and ≤ \$550,000	12.13%	13.29%
\$50,000 and \$ \$50,000   \$5,27%   \$7,21%   \$7,000 and \$ \$70,000 and \$ \$70,000   \$7	\$550,000 and ≤ \$600,000	12.41%	15.81%
.655,0.00 and ≤ \$700,0.00         5.2½%         4.70%           .5750,0.00 and ≤ \$800,0.00         3.54%         7.14%           .5800,0.00 and ≤ \$850,0.00         7.65%         5.72%           .5800,0.00 and ≤ \$850,0.00         4.09%         2.02%           .5900,0.00 and ≤ \$950,0.00         0.00%         2.10%           .5950,0.00 and ≤ \$950,0.00         3.01%         2.22%           .5900,0.00 and ≤ \$950,0.00         3.01%         2.22%           .5950,0.00 and ≤ \$950,0.00         3.01%         2.22%           .501         0.00%         0.00%           .5950,0.00 and ≤ \$950,0.00         0.00%         0.00%           .502         0.00%         0.00%           .004         0.00%         0.00%           .008 and ≤ \$5%         0.55%         0.5%           .25% and ≤ 50%         1.04%         3.38%           .40% and ≤ 55%         1.02%         6.57%           .50% and ≤ 55%         1.02%         6.57%           .60% and ≤ 65%         1.02%         6.5%		15.27%	7.21%
\$700,000 and \$ \$750,000         7,89%         8,30%           \$750,000 and \$ \$800,000         3,54%         7,14%           \$850,000 and \$ \$800,000         4,09%         2,02%           \$850,000 and \$ \$950,000         0,00%         2,16%           \$950,000 and \$ \$1,000,000         3,01%         2,22%           \$950,000 and \$ \$1,000,000         100,00%         100,00%           butsanding Balance LVR Distribution         \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$			
\$750,000 and \$ \$800,000         3.54%         7.14%           \$800,000 and \$ \$850,000         4.09%         2.02%           \$850,000 and \$ \$950,000         0.00%         2.16%           \$990,000 and \$ \$950,000         3.01%         2.22%           \$950,000 and \$ \$1,000,000         3.01%         2.20%           \$950,000 and \$ \$1,000,000         100.00%         100.00%           \$950,000 and \$ \$1,000,000         0.00%         0.00%           \$0 \$0         0.00%         0.00%           \$0 \$0         0.00%         0.00%           \$0 \$0         0.00%         0.00%           \$0 \$0         0.00%         0.00%           \$0 \$0         0.00%         0.00%           \$0 \$0         0.00%         0.00%           \$0 \$0         0.00%         0.00%           \$0 \$0         0.00%         0.00%           \$0 \$0         0.00%         0.00%           \$0 \$0         0.00%         0.00%           \$0 \$0         0.00%         0.00%           \$0 \$0         0.00%         0.00%           \$0 \$0         0.00%         0.00%           \$0 \$0         0.00%         0.00%           \$0 \$0         0.00%			
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Dutstanding Balance LVR Distribution   S	\$900,000 and ≤ \$950,000	0.00%	2.16%
Dusts and in Balance LVR Distribution         \$ % at Issue         Jul - 20           10 %         0.00%         0.00%           .0% and ≤ 25%         0.55%         0.79%           .25% and ≤ 30%         1.44%         2.09%           .35% and ≤ 40%         0.00%         1.78%           .35% and ≤ 40%         2.03%         3.38%           .40% and ≤ 45%         1.77%         3.57%           .45% and ≤ 50%         6.02%         5.37%           .55% and ≤ 60%         10.25%         6.57%           .55% and ≤ 60%         11.32%         7.61%           .60% and ≤ 75%         10.81%         16.2%           .70% and ≤ 75%         10.81%         16.2%           .75% and ≤ 80%         10.81%         16.2%           .75% and ≤ 80%         23.64%         19.94%           .80% and ≤ 85%         7.48%         2.47%           .80% and ≤ 95%         1.08%         0.89%           .90% and ≤ 95%         1.08%         0.89%           .90% and ≤ 95%         1.00%         0.00%           .0tal         10.00%         0.00%           .0tal         10.00%         0.00%           .0tal         10.00%         0.00%			-
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25% and ≤ 30%       1.44%       2.09%         30% and ≤ 35%       0.00%       1.78%         35% and ≤ 40%       2.03%       3.38%         40% and ≤ 45%       1.77%       3.57%         45% and ≤ 50%       6.02%       5.37%         50% and ≤ 55%       10.25%       6.57%         55% and ≤ 60%       11.32%       7.61%         60% and ≤ 65%       7.69%       18.03%         70% and ≤ 70%       11.25%       6.22%         70% and ≤ 75%       10.81%       16.52%         75% and ≤ 80%       10.81%       16.52%         75% and ≤ 90%       10.81%       2.47%         80% and ≤ 85%       7.48%       2.47%         85% and ≤ 90%       4.67%       4.76%         90% and ≤ 95%       1.08%       0.89%         95% and ≤ 100%       0.00%       0.00%         otal       100.00%       100.00%         otal       100.00%       100.00%         otal       13.15%       14.72%         teleworth       2.83%       2.00%         ininsured       84.03%       83.28%			
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35% and ≤ 40%       2.03%       3.38%         40% and ≤ 45%       1.77%       3.57%         45% and ≤ 50%       6.02%       5.37%         50% and ≤ 55%       10.25%       6.57%         50% and ≤ 60%       11.32%       7.61%         60% and ≤ 65%       7.69%       18.03%         65% and ≤ 70%       11.25%       6.22%         70% and ≤ 75%       10.81%       16.52%         75% and ≤ 80%       23.64%       19.94%         80% and ≤ 85%       7.48%       2.47%         80% and ≤ 90%       4.67%       4.66%         90% and ≤ 95%       1.08%       0.89%         95% and ≤ 100%       0.00%       0.00%         otal       100.00%       100.00%         otal       100.00%       100.00%         element       \$% at Issue       Jul - 20         ininsured       84.03%       83.28%	25% and ≤ 30%	1.44%	2.09%
40% and ≤ 45%       1.77%       3.57%         45% and ≤ 50%       6.02%       5.37%         50% and ≤ 55%       10.25%       6.57%         55% and ≤ 60%       11.32%       7.61%         60% and ≤ 65%       7.69%       18.03%         65% and ≤ 70%       11.25%       6.22%         70% and ≤ 75%       10.81%       16.52%         75% and ≤ 80%       23.64%       19.94%         80% and ≤ 85%       7.48%       2.47%         85% and ≤ 90%       4.67%       4.76%         90% and ≤ 95%       1.08%       0.89%         95% and ≤ 100%       0.00%       0.00%         otal       10.00%       10.00%         Antique       \$% at Issue       jul - 20         ienworth       13.15%       14.72%         BE       2.83%       2.00%         ininsured       84.03%       83.28%	30% and ≤ 35%	0.00%	1.78%
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45% and ≤ 50%       6.02%       5.37%         50% and ≤ 55%       10.25%       6.57%         55% and ≤ 60%       11.32%       7.61%         60% and ≤ 65%       7.69%       18.03%         65% and ≤ 70%       10.81%       6.22%         70% and ≤ 75%       10.81%       16.52%         75% and ≤ 80%       23.64%       19.94%         80% and ≤ 85%       7.48%       2.47%         85% and ≤ 90%       4.67%       4.76%         90% and ≤ 95%       1.08%       0.89%         95% and ≤ 100%       0.00%       0.00%         otal       100.00%       100.00%         Antique Insurance tenworth       \$% at Issue tenworth       13.15%       14.72%         8E       2.83%       2.00%         ininsured       84.03%       83.28%	40% and ≤ 45%	1.77%	3.57%
50% and ≤ 55%       10.25%       6.57%         55% and ≤ 60%       11.32%       7.61%         60% and ≤ 65%       7.69%       18.03%         65% and ≤ 70%       10.25%       6.22%         70% and ≤ 75%       10.81%       16.52%         75% and ≤ 80%       23.64%       19.94%         80% and ≤ 85%       7.48%       2.47%         85% and ≤ 90%       4.67%       4.76%         90% and ≤ 95%       1.08%       0.89%         95% and ≤ 100%       0.00%       0.00%         otal       100.00%       100.00%         otal       100.00%       100.00%         enworth       13.15%       14.72%         BE       2.83%       2.00%         ninsured       84.03%       83.28%	45% and ≤ 50%		
55% and ≤ 60%       11.32%       7.61%         60% and ≤ 65%       7.69%       18.03%         65% and ≤ 70%       11.25%       6.22%         70% and ≤ 75%       10.81%       16.52%         75% and ≤ 80%       23.64%       19.94%         80% and ≤ 85%       7.48%       2.47%         85% and ≤ 90%       4.67%       4.76%         90% and ≤ 95%       1.08%       0.89%         95% and ≤ 100%       0.00%       0.00%         otal       100.00%       100.00%         fortigage Insurance       \$% at Issue       jul - 20         ienworth       13.15%       14,72%         BE       2.83%       2.00%         ininsured       84.03%       83.28%			
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70% and ≤ 75%       10.81%       16.52%         75% and ≤ 80%       23.64%       19.94%         80% and ≤ 85%       7.48%       2.47%         85% and ≤ 90%       4.67%       4.76%         90% and ≤ 95%       1.08%       0.89%         95% and ≤ 100%       0.00%       0.00%         otal       100.00%       100.00%         Aortgage Insurance ienworth       \$% at Issue ienworth       Jul - 20         ienworth       13.15%       14.72%         i8E       2.83%       2.00%         ininsured       84.03%       83.28%			
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85% and ≤ 90%       4.67%       4.76%         90% and ≤ 95%       1.08%       0.89%         95% and ≤ 100%       0.00%       0.00%         otal       100.00%       100.00%         Nortgage Insurance       \$% at Issue       Jul - 20         enworth       13.15%       14.72%         BE       2.83%       2.00%         ninsured       84.03%       83.28%			
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95% and ≤ 100%         0.00%         0.00%           otal         100.00%         100.00%           Antigage Insurance         \$% at Issue         Jul-20           ienworth         13.15%         14.72%           IBE         2.83%         2.00%           Ininsured         84.03%         83.28%	85% and ≤ 90%		4.76%
Aortgage Insurance         \$% at Issue         Jul - 20           Senworth         13.15%         14.72%           QBE         2.83%         2.00%           Ininsured         84.03%         83.28%	90% and ≤ 95%	1.08%	0.89%
Aortgage Insurance         \$% at Issue         Jul - 20           Senworth         13.15%         14.72%           QBE         2.83%         2.00%           Ininsured         84.03%         83.28%	95% and ≤ 100%	0.00%	0.00%
Senworth     13.15%     14,72%       QBE     2.83%     2.00%       Uninsured     84.03%     83.28%	otal	100.00%	100.00%
QBE     2.83%     2.00%       Uninsured     84.03%     83.28%	Nortgage Insurance	\$ % at Issue	<u>Jul - 20</u>
QBE     2.83%     2.00%       Uninsured     84.03%     83.28%	Genworth	13.15%	14.72%
Ininsured 84.03% 83.28%			
	otal	100.00%	100.00%

Canada and Amakada				
Seasoning Analysis		\$ % at Issue		<u>Jul - 20</u>
> 0 mths and ≤ 3 mths		1.29%		0.00%
> 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 ≤ 15 mths		3.39%		0.00%
> 15 mths and ≤ 18 mths		65.64%		0.93%
> 18 mths and ≤ 21 mths		17.35%		0.00%
> 21 mths and ≤ 24 mths		3.12%		0.00%
> 24 mths and ≤ 36 mths		5.28%		88.53%
> 36 mths and ≤ 48 mths		1.31%		5.25%
> 48 mths and ≤ 60 mths		0.90%		2.17%
> 60 mths and ≤ 72 mths		0.00%		0.87%
> 72 mths and ≤ 84 mths		0.45%		0.00%
> 84 mths and ≤ 96 mths		0.00%		0.65%
> 96 mths and ≤ 108 mths		0.00%		0.00%
> 108 mths and ≤ 120 mths		0.00%		0.00%
> 120 mths		1.27%		1.60%
Total		100.00%		100.00%
Geographic Distribution		\$ % at Issue		<u>Jul - 20</u>
ACT - Inner city		0.00%		0.00%
ACT - Metro		2.38%		1.46%
ACT - Non metro		0.00%		0.00%
Total ACT		2.38%		1.46%
NSW - Inner city		0.00%		0.00%
NSW - Inner city				
NSW - Metro		30.95%		43.38%
NSW - Non metro		6.35%		3.96%
Total NSW		37.30%		47.34%
NT - Metro		0.00%		0.00%
NT - Non metro		0.00%		0.00%
Total NT		0.00%		0.00%
QLD - Inner city		0.00%		0.00%
QLD - Metro		7.94%		5.15%
QLD - Non metro		6.35%		5.03%
Total QLD		14.29%		10.18%
SA - Inner city		0.00%		0.00%
SA - Inner city SA - Metro		0.00% 3.17%		0.00% 2.62%
SA - Metro		3.17%		2.62%
SA - Metro SA - Non metro		3.17% 0.00%		2.62% 0.00%
SA - Metro		3.17%		2.62%
SA - Metro SA - Non metro Total SA		3.17% 0.00% 3.17%		2.62% 0.00% 2.62%
SA - Metro SA - Non metro Total SA  TAS - Inner city		3.17% 0.00% 3.17% 0.00%		2.62% 0.00% 2.62% 0.00%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro		3.17% 0.00% 3.17% 0.00% 0.00%		2.62% 0.00% 2.62% 0.00% 0.00%
SA - Metro SA - Non metro Total SA  TAS - Inner city		3.17% 0.00% 3.17% 0.00%		2.62% 0.00% 2.62% 0.00%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro		3.17% 0.00% 3.17% 0.00% 0.00%		2.62% 0.00% 2.62% 0.00% 0.00%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro		3.17% 0.00% 3.17% 0.00% 0.00% 0.79%		2.62% 0.00% 2.62% 0.00% 0.00% 0.00%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro		3.17% 0.00% 3.17% 0.00% 0.00% 0.79%		2.62% 0.00% 2.62% 0.00% 0.00% 0.00%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city		3.17% 0.00% 3.17% 0.00% 0.00% 0.79% 0.79%		2.62% 0.00% 2.62% 0.00% 0.00% 0.00%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro		3.17% 0.00% 3.17% 0.00% 0.00% 0.79% 0.79% 0.00% 30.16%		2.62% 0.00% 2.62% 0.00% 0.00% 0.00% 0.00%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro		3.17% 0.00% 3.17% 0.00% 0.00% 0.79% 0.79% 0.00% 30.16% 1.59%		2.62% 0.00% 2.62% 0.00% 0.00% 0.00% 0.00% 0.00% 25.40% 1.21%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro		3.17% 0.00% 3.17% 0.00% 0.00% 0.79% 0.79% 0.00% 30.16%		2.62% 0.00% 2.62% 0.00% 0.00% 0.00% 0.00%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC		3.17% 0.00% 3.17% 0.00% 0.00% 0.79% 0.79% 0.00% 30.16% 1.59% 31.75%		2.62% 0.00% 2.62% 0.00% 0.00% 0.00% 0.00% 25.40% 1.21% 26.61%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city		3.17% 0.00% 3.17% 0.00% 0.00% 0.79% 0.79% 0.00% 30.16% 1.59% 31.75%		2.62% 0.00% 2.62% 0.00% 0.00% 0.00% 0.00% 25.40% 1.21% 26.61%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC		3.17% 0.00% 3.17% 0.00% 0.00% 0.79% 0.79% 0.00% 30.16% 1.59% 31.75% 0.00% 9.52%		2.62% 0.00% 2.62%  0.00% 0.00% 0.00% 0.00% 25.40% 1.21% 26.61%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city		3.17% 0.00% 3.17% 0.00% 0.00% 0.79% 0.79% 0.00% 30.16% 1.59% 31.75%		2.62% 0.00% 2.62% 0.00% 0.00% 0.00% 0.00% 25.40% 1.21% 26.61%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro		3.17% 0.00% 3.17% 0.00% 0.00% 0.79% 0.79% 0.00% 30.16% 1.59% 31.75% 0.00% 9.52%		2.62% 0.00% 2.62%  0.00% 0.00% 0.00% 0.00% 25.40% 1.21% 26.61%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro Total WA		3.17% 0.00% 3.17%  0.00% 0.00% 0.79% 0.79%  0.00% 30.16% 1.59% 31.75%  0.00% 9.52% 0.79%		2.62% 0.00% 2.62%  0.00% 0.00% 0.00% 0.00% 25.40% 1.21% 26.61%  0.00% 11.10% 0.69% 11.79%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro		3.17% 0.00% 3.17% 0.00% 0.00% 0.79% 0.79% 0.00% 30.16% 1.59% 31.75% 0.00% 9.52% 0.79%		2.62% 0.00% 2.62%  0.00% 0.00% 0.00% 0.00% 25.40% 1.21% 26.61%  0.00% 11.10% 0.69%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro Total WA		3.17% 0.00% 3.17%  0.00% 0.00% 0.79% 0.79%  0.00% 30.16% 1.59% 31.75%  0.00% 9.52% 0.79%		2.62% 0.00% 2.62%  0.00% 0.00% 0.00% 0.00% 25.40% 1.21% 26.61%  0.00% 11.10% 0.69% 11.79%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro Total WA  Total Inner City		3.17% 0.00% 3.17% 0.00% 0.00% 0.79% 0.79% 0.00% 30.16% 1.59% 31.75% 0.00% 9.52% 0.79% 10.32%		2.62% 0.00% 2.62%  0.00% 0.00% 0.00% 0.00% 25.40% 1.21% 26.61%  0.00% 11.10% 0.69% 11.79%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro Total WA  Total Inner City Total Metro Total Metro Total Metro Total Metro Total Non Metro		3.17% 0.00% 3.17%  0.00% 0.00% 0.79% 0.79% 0.79%  0.00% 30.16% 1.59% 31.75%  0.00% 9.52% 0.79% 10.32%  0.00% 88.02% 11.98%		2.62% 0.00% 2.62%  0.00% 0.00% 0.00% 0.00% 25.40% 1.21% 26.61%  0.00% 11.10% 0.69% 11.79%  0.00% 89.12% 10.88%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro Total WA  Total Inner City Total Metro Total Non Metro		3.17% 0.00% 3.17%  0.00% 0.00% 0.79% 0.79% 0.00% 30.16% 1.59% 31.75%  0.00% 9.52% 0.79% 10.32%  0.00% 88.02% 11.98%		2.62% 0.00% 2.62%  0.00% 0.00% 0.00% 0.00% 25.40% 1.21% 26.61%  0.00% 11.10% 0.69% 11.79%  0.00% 89.12% 10.88%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro Total WA  Total Inner City Total Metro Total Metro Total Metro Total Metro Total Non Metro	31-60	3.17% 0.00% 3.17%  0.00% 0.00% 0.79% 0.79% 0.79%  0.00% 30.16% 1.59% 31.75%  0.00% 9.52% 0.79% 10.32%  0.00% 88.02% 11.98% 100.00%	90÷	2.62% 0.00% 2.62%  0.00% 0.00% 0.00% 0.00% 25.40% 1.21% 26.61%  0.00% 11.10% 0.69% 11.79%  0.00% 89.12% 10.88% 100.00%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro Total WA  Total Inner City Total Metro Total Non Metro	31-60 0.00%	3.17% 0.00% 3.17%  0.00% 0.00% 0.79% 0.79% 0.00% 30.16% 1.59% 31.75%  0.00% 9.52% 0.79% 10.32%  0.00% 88.02% 11.98%	<b>90+</b> 0.00%	2.62% 0.00% 2.62%  0.00% 0.00% 0.00% 0.00% 25.40% 1.21% 26.61%  0.00% 11.10% 0.69% 11.79%  0.00% 89.12% 10.88%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro Total WA  Total Inner City Total Metro Total Metro Total Non Metro Total Non Metro Total Non Metro Total  ARREARS \$ % (scheduled balance basis) Aug-19	0.00%	3.17% 0.00% 3.17% 0.00% 0.00% 0.00% 0.79% 0.79% 0.00% 30.16% 1.59% 31.75% 0.00% 9.52% 0.79% 10.32% 0.00% 88.02% 11.98% 100.00%	0.00%	2.62% 0.00% 2.62% 0.00% 0.00% 0.00% 0.00% 0.00% 25.40% 1.21% 26.61% 0.00% 11.10% 0.69% 11.79% 0.00% 89.12% 10.88% 100.00%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro Total WA  Total Inner City Total Metro Total Secondary S	0.00% 0.00%	3.17% 0.00% 3.17%  0.00% 0.00% 0.79% 0.79% 0.79%  0.00% 30.16% 1.59% 31.75%  0.00% 9.52% 0.79% 10.32%  0.00% 88.02% 11.98% 100.00%  61-90 0.00% 0.00%	0.00% 0.00%	2.62% 0.00% 2.62% 0.00% 0.00% 0.00% 0.00% 0.00% 25,40% 1,21% 26,61% 0.00% 11,10% 0,69% 11,79% 0.00% 89,12% 10,88% 100,00%  Total 0.00% 0.00%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Inner city WA - Metro WA - Non metro Total WA  Total Inner City Total Metro Total Non Metro Total Non Metro Total Non Metro Total S % (scheduled balance basis) Aug-19 Sep-19 Oct-19	0.00% 0.00% 0.51%	3.17% 0.00% 3.17%  0.00% 0.00% 0.79% 0.79% 0.79%  0.00% 30.16% 1.59% 31.75%  0.00% 9.52% 0.79% 10.32%  0.00% 88.02% 11.98% 100.00%  61-90 0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	2.62% 0.00% 2.62% 0.00% 0.00% 0.00% 0.00% 0.00% 25.40% 1.21% 26.61% 0.00% 11.10% 0.69% 11.79% 0.00% 89.12% 10.88% 100.00%  Total 0.00% 0.51%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro Total WA  Total Inner City Total Metro Total Mon Metro Total Non Metro Total  ARREARS \$ % (scheduled balance basis) Aug-19 Sep-19 Oct-19 Nov-19	0.00% 0.00% 0.51% 0.00%	3.17% 0.00% 3.17%  0.00% 0.00% 0.00% 0.79% 0.79%  0.00% 30.16% 1.59% 31.75%  0.00% 9.52% 0.79% 10.32%  0.00% 88.02% 11.98% 100.00% 61-90 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	2.62% 0.00% 2.62% 0.00% 0.00% 0.00% 0.00% 0.00% 25.40% 1.21% 26.61% 0.00% 11.10% 0.69% 11.79% 0.00% 89.12% 10.88% 100.00% 0.00% 0.51% 0.00%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Inner city WA - Metro WA - Non metro Total WA  Total Inner City Total Metro Total Non Metro Total Non Metro Total Non Metro Total S % (scheduled balance basis) Aug-19 Sep-19 Oct-19	0.00% 0.00% 0.51%	3.17% 0.00% 3.17%  0.00% 0.00% 0.79% 0.79% 0.79%  0.00% 30.16% 1.59% 31.75%  0.00% 9.52% 0.79% 10.32%  0.00% 88.02% 11.98% 100.00%  61-90 0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	2.62% 0.00% 2.62% 0.00% 0.00% 0.00% 0.00% 0.00% 25.40% 1.21% 26.61% 0.00% 11.10% 0.69% 11.79% 0.00% 89.12% 10.88% 100.00%  Total 0.00% 0.51%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro Total WA  Total Inner City Total Metro Total Mon Metro Total Non Metro Total  ARREARS \$ % (scheduled balance basis) Aug-19 Sep-19 Oct-19 Nov-19	0.00% 0.00% 0.51% 0.00%	3.17% 0.00% 3.17%  0.00% 0.00% 0.00% 0.79% 0.79%  0.00% 30.16% 1.59% 31.75%  0.00% 9.52% 0.79% 10.32%  0.00% 88.02% 11.98% 100.00% 61-90 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	2.62% 0.00% 2.62% 0.00% 0.00% 0.00% 0.00% 0.00% 25.40% 1.21% 26.61% 0.00% 11.10% 0.69% 11.79% 0.00% 89.12% 10.88% 100.00% 0.00% 0.51% 0.00%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Inner city WA - Non metro Total WA  Total Inner City Total Metro Total Mon Metro Total Non Metro Total  ARREARS \$ % (scheduled balance basis) Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20	0.00% 0.00% 0.51% 0.00% 0.00% 1.17%	3.17% 0.00% 3.17% 0.00% 3.17%  0.00% 0.00% 0.79% 0.79% 0.00% 30.16% 1.59% 31.75%  0.00% 9.52% 0.79% 10.32%  0.00% 88.02% 11.98% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	2.62% 0.00% 2.62% 0.00% 0.00% 0.00% 0.00% 0.00% 25.40% 1.21% 26.61% 0.00% 11.10% 0.69% 11.79% 0.00% 89.12% 10.88% 100.00% 0.51% 0.00% 0.51% 0.00% 0.00%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro Total WA  Total Inner City Total Metro Total Non Metro Total Non Metro  Total Non Metro  Total Non Metro  Total  ARREARS \$ % (scheduled balance basis) Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20 Feb-20	0.00% 0.00% 0.51% 0.00% 0.00% 1.17% 0.60%	3.17% 0.00% 3.17% 0.00% 3.17%  0.00% 0.00% 0.79% 0.79% 0.00% 30.16% 1.59% 31.75%  0.00% 9.52% 0.79% 10.32%  0.00% 88.02% 11.98% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	2.62% 0.00% 2.62% 0.00% 0.00% 0.00% 0.00% 25.40% 1.21% 26.61% 0.00% 11.10% 0.69% 11.79% 0.00% 89.12% 10.88% 100.00% 0.51% 0.00% 0.51% 0.00% 0.00% 1.17% 1.20%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro Total WA  Total Inner City Total Metro Total Metro  ARREARS \$ % (scheduled balance basis) Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20 Feb-20 Mar-20	0.00% 0.00% 0.51% 0.00% 0.00% 1.17% 0.60% 0.00%	3.17% 0.00% 3.17% 0.00% 3.17%  0.00% 0.00% 0.79% 0.79% 0.79% 0.00% 30.16% 1.59% 31.75%  0.00% 9.52% 0.79% 10.32% 0.00% 88.02% 11.98% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.22%	2.62% 0.00% 2.62% 0.00% 0.00% 0.00% 0.00% 0.00% 25.40% 1.21% 26.61% 0.00% 11.10% 0.69% 11.79% 0.00% 89.12% 10.88% 100.00% 0.00% 0.51% 0.00% 0.00% 1.17% 1.20% 1.22%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Non metro Total WA  Total Inner City Total Metro Total Non Metro Total Non Metro Total Non Metro Total Non Metro Total Sep-19 Oct-19 Nov-19 Dec-19 Jan-20 Feb-20 Mar-20 Apr-20	0.00% 0.00% 0.51% 0.00% 0.00% 1.17% 0.60%	3.17% 0.00% 3.17% 0.00% 3.17%  0.00% 0.00% 0.79% 0.79% 0.00% 30.16% 1.59% 31.75%  0.00% 9.52% 0.79% 10.32%  0.00% 88.02% 11.98% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	2.62% 0.00% 2.62% 0.00% 0.00% 0.00% 0.00% 0.00% 25.40% 1.21% 26.61% 0.00% 11.10% 0.69% 11.79% 0.00% 89.12% 10.88% 100.00% 0.51% 0.00% 0.51% 0.00% 1.17% 1.20% 1.22% 0.65%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro Total WA  Total Inner City Total Metro Total Metro  ARREARS \$ % (scheduled balance basis) Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20 Feb-20 Mar-20	0.00% 0.00% 0.51% 0.00% 0.00% 1.17% 0.60% 0.00%	3.17% 0.00% 3.17% 0.00% 3.17%  0.00% 0.00% 0.79% 0.79% 0.79% 0.00% 30.16% 1.59% 31.75%  0.00% 9.52% 0.79% 10.32% 0.00% 88.02% 11.98% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.22%	2.62% 0.00% 2.62% 0.00% 0.00% 0.00% 0.00% 0.00% 25.40% 1.21% 26.61% 0.00% 11.10% 0.69% 11.79% 0.00% 89.12% 10.88% 100.00% 0.00% 0.51% 0.00% 0.00% 1.17% 1.20% 1.22%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro Total WA  Total Inner City Total Metro Total Mon Metro Total Non Metro  Total Non Metro  Total Non Metro Total  ARREARS \$ % (scheduled balance basis) Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 May-20	0.00% 0.00% 0.51% 0.00% 0.00% 1.17% 0.60% 0.00% 0.00%	3.17% 0.00% 3.17% 0.00% 0.00% 0.00% 0.79% 0.79% 0.00% 30.16% 1.59% 31.75% 0.00% 9.52% 0.79% 10.32% 0.00% 88.02% 11.98% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.22% 0.65% 0.68%	2.62% 0.00% 2.62% 0.00% 0.00% 0.00% 0.00% 0.00% 25.40% 1.21% 26.61% 0.00% 11.10% 0.69% 11.79% 0.00% 89.12% 10.88% 100.00% 0.51% 0.00% 0.51% 0.00% 1.17% 1.20% 1.22% 0.65% 0.68%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Inner city WA - Metro WA - Non metro Total WA  Total Inner City Total Metro Total Non Metro Total  ARREARS \$ % (scheduled balance basis) Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 May-20 Jun-20	0.00% 0.00% 0.51% 0.00% 0.00% 1.17% 0.60% 0.00% 0.00%	3.17% 0.00% 3.17% 0.00% 0.00% 0.079% 0.79% 0.00% 30.16% 1.59% 31.75% 0.00% 9.52% 0.79% 10.32% 0.00% 88.02% 11.98% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.22% 0.65% 0.68%	2.62% 0.00% 2.62% 0.00% 0.00% 0.00% 0.00% 0.00% 25.40% 1.21% 26.61% 0.00% 11.10% 0.69% 11.79% 0.00% 89.12% 10.88% 100.00% 0.51% 0.00% 0.51% 0.00% 1.17% 1.20% 1.22% 0.65% 0.68% 0.70%
SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro Total WA  Total Inner City Total Metro Total Mon Metro Total Non Metro  Total Non Metro  Total Non Metro Total  ARREARS \$ % (scheduled balance basis) Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 May-20	0.00% 0.00% 0.51% 0.00% 0.00% 1.17% 0.60% 0.00% 0.00%	3.17% 0.00% 3.17% 0.00% 0.00% 0.00% 0.79% 0.79% 0.00% 30.16% 1.59% 31.75% 0.00% 9.52% 0.79% 10.32% 0.00% 88.02% 11.98% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.22% 0.65% 0.68%	2.62% 0.00% 2.62% 0.00% 0.00% 0.00% 0.00% 0.00% 25.40% 1.21% 26.61% 0.00% 11.10% 0.69% 11.79% 0.00% 89.12% 10.88% 100.00% 0.51% 0.00% 0.51% 0.00% 1.17% 1.20% 1.22% 0.65% 0.68%

MORTGAGE SAFETY NET (Inclusive COV-19)	No of Accounts	Amount (\$)		
Aug-19	-	=		
Sep-19	-	_		
Oct-19	-	_		
Nov-19	-	_		
Dec-19	_	_		
Jan-20	2	310,383		
Feb-20	3	621,131		
Mar-20	3	622,835		
Apr-20	12	4,422,704		
May-20	14	5,518,794		
Jun-20	14	5,528,814		
Jul-20	13			
Jul-20	15	5,096,608		
COVID-19 HARDSHIP	No of Accounts	Amount (\$)		
Aug-19	-	-		
Sep-19	-	-		
Oct-19	-	_		
Nov-19	<del>-</del>	-		
Dec-19	-	-		
Jan-20	-	-		
Feb-20	=	-		
Mar-20	<del>-</del>	-		
Apr-20	10	4,109,670		
May-20	12	5,204,999		
Jun-20	12	5,214,174		
Jul-20	11	4,781,121		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Aug-19	-	<u></u>		
Sep-19	=	_		
Oct-19	=	_		
Nov-19	_	_		
Dec-19	_	_		
Jan-20	_	_		
Feb-20	<u>-</u>			
Mar-20	_			
Apr-20	-	- -		
мау-20 Мау-20	-	-		
Jun-20	-	=		
Jun-20 Jul-20	-	-		
Jul-20	-	-		
PRINCIPAL LOSS	Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss