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

Transaction Name: Closing Date: Maturity Date: Payment Date: Business Day for Payments: Determination Date & Ex-Interest Date:

Note

CRD2 Pool Friday, 28th November 2014 Friday, 20th July 2046

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

COLLATERAL INFORMATION	<u>At Issue</u>	<u> Oct - 17</u>
Total pool size:	\$49,798,430	\$21,513,547.63
Total Number Of Loans (UnConsolidated):	266	116
Total number of loans (consolidating split loans):	158	85
Average loan Size:	\$315,180	\$253,100.56
Maximum loan size:	\$946,374	\$649,585.22
Total property value:	\$78,656,604	\$40,459,853.00
Number of Properties: Average property value:	170	87 \$465,055.78
Average property value: Average current LVR:	\$462,686 64.33%	54.96% 54.96%
Average Term to Maturity (months):	309	275.13
Maximum Remaining Term to Maturity (months):	356	319.79
Weighted Average Seasoning (months):	37	71.55
Weighted Average Current LVR:	68.95%	61.91%
Weighted Average Term to Maturity (months):	318	282.92
% of pool with loans > \$500,000:	29.94%	10.52%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR: % Fixed Rate Loans(Value):	90.86% 24.10%	90.00% 11.89%
% Interst Only loans (Value):	42.83%	34.07%
Weighted average mortgage interest:	5.19%	4.58%
Investment Loans:	25.54%	27.16%
Outstanding Balance Distribution	\$ % at Issue	<u> Oct - 17</u>
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	2.10%	2.14%
> \$100,000 and ≤ \$150,000	2.24%	5.40%
> \$150,000 and ≤ \$200,000 > \$200,000 and ≤ \$250,000	7.63% 9.48%	13.92% 9.55%
> \$200,000 and ≤ \$250,000 > \$250,000 and ≤ \$300,000	9.48% 9.84%	9.55% 12.68%
> \$300,000 and ≤ \$350,000	9.84%	9.03%
> \$350,000 and ≤ \$350,000	9.05%	10.69%
> \$400,000 and ≤ \$450,000	12.71%	21.72%
> \$450,000 and ≤ \$500,000	4.80%	4.36%
> \$500,000 and ≤ \$550,000	5.24%	4.78%
> \$550,000 and ≤ \$600,000	6.81%	2.72%
> \$600,000 and ≤ \$650,000	5.06%	3.02%
> \$650,000 and ≤ \$700,000	2.69%	0.00%
> \$700,000 and ≤ \$750,000	1.41%	0.00%
> \$750,000 and ≤ \$800,000	1.58%	0.00%
> \$800,000 and ≤ \$850,000 > \$850,000 and ≤ \$900,000	1.64% 1.73%	0.00% 0.00%
> \$900,000 and ≤ \$950,000	3.78%	0.00%
> \$950,000 and ≤ \$1,000,000	0.00%	0.00%
Total	100.00%	100.00%
Total	100.00%	100.00%
		100.00%
Total <u>Outstanding Balance LVR Distribution</u> ≤ 0%	<u>100.00%</u> <u>\$ % at Issue</u> 0.00%	
Outstanding Balance LVR Distribution	<u>\$ % at Issue</u>	<u> Oct - 17</u>
Outstanding Balance LVR Distribution           ≤ 0%           > 0% and ≤ 25%           > 25% and ≤ 30%	<mark>\$ % at Issue</mark> 0.00% 0.85% 0.93%	<u>Oct - 17</u> 0.00% 1.66% 1.41%
Outstanding Balance LVR Distribution           ≤ 0%           > 0% and ≤ 25%           > 25% and ≤ 30%           > 30% and ≤ 35%	<b>5 % at Issue</b> 0.00% 0.85% 0.93% 1.50%	<u>Oct - 17</u> 0.00% 1.66% 1.41% 5.55%
Outstanding Balance LVR Distribution           ≤ 0%           > 0% and ≤ 25%           > 25% and ≤ 30%           > 30% and ≤ 35%           > 35% and ≤ 40%	<u>\$ % at issue</u> 0.00% 0.85% 0.93% 1.50% 1.12%	<mark>Oct - 17</mark> 0.00% 1.66% 1.41% 5.55% 3.90%
Outstanding Balance LVR Distribution           ≤ 0%           > 0% and ≤ 25%           > 25% and ≤ 30%           > 30% and ≤ 35%           > 35% and ≤ 40%           > 40% and ≤ 45%	<u>\$ % at issue</u> 0.00% 0.85% 0.93% 1.50% 1.12% 3.32%	Oct - 17 0.00% 1.66% 1.41% 5.55% 3.90% 5.09%
Outstanding Balance LVR Distribution           ≤ 0%           > 0% and ≤ 25%           > 25% and ≤ 30%           > 30% and ≤ 35%           > 35% and ≤ 45%           > 40% and ≤ 45%           > 40% and ≤ 50%	5 % at Issue 0.00% 0.85% 0.93% 1.50% 1.12% 3.32% 2.42%	<u>Oct - 17</u> 0.00% 1.66% 1.41% 5.55% 3.90% 5.09% 6.25%
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%	<u>\$ % at issue</u> 0.00% 0.85% 0.93% 1.50% 1.12% 3.32% 2.42% 3.57%	<b>Oct - 17</b> 0.00% 1.66% 1.41% 5.55% 3.90% 5.09% 6.25% 6.01%
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%	<u>\$ % at issue</u> 0.00% 0.85% 0.93% 1.50% 1.12% 3.32% 2.42% 3.57% 3.19%	Oct - 17           0.00%           1.66%           1.41%           5.55%           3.90%           5.09%           6.25%           6.01%           10.25%
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%	5 % at Issue 0.00% 0.85% 0.93% 1.50% 1.12% 3.32% 2.42% 3.57% 3.19% 11.67%	<u>Oct - 17</u> 0.00% 1.66% 1.41% 5.55% 3.90% 5.09% 6.25% 6.01% 10.25% 12.96%
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%	<u>\$ % at issue</u> 0.00% 0.85% 0.93% 1.50% 1.12% 3.32% 2.42% 3.57% 3.19%	Oct - 17           0.00%           1.66%           1.41%           5.55%           3.90%           5.09%           6.25%           6.01%           10.25%
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%           > 65% and ≤ 70%           > 70% and ≤ 75%           > 75% and ≤ 80%	\$% at issue           0.00%           0.85%           0.93%           1.50%           1.12%           3.32%           2.42%           3.57%           3.19%           11.67%           20.01%	Oct - 12           0.00%           1.66%           1.41%           5.55%           3.90%           5.09%           6.25%           6.01%           10.25%           12.96%           15.78%
Qutstanding Balance LVR Distribution           ≤ 0%           >0% and ≤ 25%           >25% and ≤ 30%           >30% and ≤ 33%           >35% and ≤ 40%           >40% and ≤ 45%           >45% and ≤ 50%           >50% and ≤ 65%           >60% and ≤ 65%           >65% and ≤ 70%           >70% and ≤ 75%           >75% and ≤ 80%           >80% and ≤ 85%	\$% at 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%	Oct - 12           0.00%           1.66%           1.41%           5.55%           3.90%           5.09%           6.25%           6.01%           10.25%           12.96%           15.78%           8.74%           9.55%
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%           > 60% and \$ 65%           > 60% and \$ 65%           > 65% and \$ 70%           > 70% and \$ 75%           > 75% and \$ 80%           > 85% and \$ 90%	<u>\$ % at issue</u> 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%	Oct - 17           0.00%           1.66%           1.41%           5.55%           3.90%           5.09%           6.01%           10.25%           15.78%           8.74%           9.55%           1.95%
Outstanding Balance LVR Distribution           \$ 0%           > 0% and \$ 25%           > 25% and \$ 30%           > 30% and \$ 35%           > 35% and \$ 40%           > 40% and \$ 45%           > 45% and \$ 50%           > 55% and \$ 60%           > 60% and \$ 65%           > 65% and \$ 70%           > 70% and \$ 85%           > 85% and \$ 80%           > 80% and \$ 80%           > 80% and \$ 90%           > 90% and \$ 55%	<u>\$ % at issue</u> 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%	Oct - 17           0.00%           1.66%           1.41%           5.55%           3.90%           5.09%           6.25%           6.01%           10.25%           12.96%           15.78%           8.74%           9.55%           10.89%           0.00%
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%           >65% and ≤ 70%           >75% and ≤ 80%           >80% and ≤ 85%           >85% and ≤ 90%           >90% and ≤ 95%           >95% and ≤ 90%	5 % at 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%	Oct - 12           0.00%           1.66%           1.41%           5.55%           3.90%           5.09%           6.25%           10.25%           12.96%           15.78%           8.74%           9.55%           1.95%           10.89%           0.00%
Outstanding Balance LVR Distribution           \$ 0%           > 0% and \$ 25%           > 25% and \$ 30%           > 30% and \$ 35%           > 35% and \$ 40%           > 40% and \$ 45%           > 45% and \$ 50%           > 55% and \$ 60%           > 60% and \$ 65%           > 65% and \$ 70%           > 70% and \$ 85%           > 85% and \$ 80%           > 80% and \$ 80%           > 80% and \$ 90%           > 90% and \$ 55%	<u>\$ % at issue</u> 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%	Oct - 17           0.00%           1.66%           1.41%           5.55%           3.90%           5.09%           6.25%           6.01%           10.25%           12.96%           15.78%           8.74%           9.55%           10.89%           0.00%
Outstanding Balance LVR Distribution           \$ 0%           > 0% and \$ 25%           > 25% and \$ 30%           > 30% and \$ 35%           > 35% and \$ 40%           > 40% and \$ 45%           > 40% and \$ 55%           > 50% and \$ 55%           > 50% and \$ 60%           > 60% and \$ 65%           > 65% and \$ 70%           > 70% and \$ 75%           > 75% and \$ 80%           > 80% and \$ 85%           > 80% and \$ 95%           > 90% and \$ 95%           > 95% and \$ 100%           Total           Mortgage Insurance	S % at 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%	Oct - 17           0.00%           1.66%           1.41%           5.55%           3.90%           5.09%           6.25%           6.01%           10.25%           12.95%           9.55%           1.95%           10.83%           0.00%           100.00%
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%           > 60% and \$ 65%           > 60% and \$ 65%           > 60% and \$ 70%           > 70% and \$ 75%           > 75% and \$ 80%           > 80% and \$ 90%           > 90% and \$ 95%           > 95% and \$ 100%           Total           Mortgace Insurance Genworth	\$% at 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%           \$\$ % at issue           25.95%	Oct - 17           0.00%           1.66%           1.41%           5.55%           3.90%           5.09%           6.25%           6.01%           10.25%           15.78%           8.74%           9.55%           1.95%           10.89%           0.00%           100.00%           OLL
Outstanding Balance LVR Distribution           \$ 0%           > 0% and \$ 25%           > 25% and \$ 30%           > 30% and \$ 35%           > 35% and \$ 40%           > 40% and \$ 45%           > 45% and \$ 50%           > 55% and \$ 60%           > 60% and \$ 65%           > 55% and \$ 60%           > 60% and \$ 75%           > 70% and \$ 75%           > 70% and \$ 75%           > 70% and \$ 80%           > 80% and \$ 90%           > 90% and \$ 95%           > 95% and \$ 100%           Total           Mortgage Insurance Genworth QBE	\$% at 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%           \$% at issue           25.95%           3.16%	Oct - 17           0.00%           1.66%           1.41%           5.55%           3.90%           5.09%           6.25%           6.01%           10.25%           12.96%           15.78%           8.74%           9.55%           1.95%           0.00%           0.00%           0.00%           100.00%           Oct - 17           21.69%           4.36%
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%           > 60% and \$ 65%           > 60% and \$ 65%           > 60% and \$ 70%           > 70% and \$ 75%           > 75% and \$ 80%           > 80% and \$ 90%           > 90% and \$ 95%           > 95% and \$ 100%           Total           Mortgace Insurance Genworth	\$% at 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%           \$\$ % at issue           25.95%	Oct - 17           0.00%           1.66%           1.41%           5.55%           3.90%           5.09%           6.25%           6.01%           10.25%           15.78%           8.74%           9.55%           1.95%           10.89%           0.00%           100.00%           OLL
Outstanding Balance LVR Distribution           \$ 0%           > 0% and \$ 25%           > 25% and \$ 30%           > 30% and \$ 35%           > 33% and \$ 40%           > 40% and \$ 45%           > 45% and \$ 50%           > 55% and \$ 60%           > 55% and \$ 60%           > 60% and \$ 65%           > 55% and \$ 70%           > 70% and \$ 75%           > 75% and \$ 80%           > 88% and \$ 90%           > 90% and \$ 95%           > 95% and \$ 100%           Total           Mortgage Insurance Genworth QBE           Total           Seasoning Analysis	S % at 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%           \$% at issue           25.95%           3.16%           29.11%	Oct - 17           0.00%           1.66%           1.41%           5.55%           3.90%           5.09%           6.25%           6.01%           10.25%           12.96%           15.78%           8.74%           9.55%           1.95%           10.89%           0.00%           0.00%           100.00%           21.69%           4.36%           26.05%
Outstanding Balance LVR Distribution           \$ 0%           > 0% and \$ 25%           > 25% and \$ 30%           > 30% and \$ 35%           > 35% and \$ 40%           > 40% and \$ 45%           > 40% and \$ 55%           > 50% and \$ 55%           > 50% and \$ 55%           > 50% and \$ 65%           > 60% and \$ 65%           > 60% and \$ 65%           > 55% and \$ 70%           > 70% and \$ 75%           > 75% and \$ 80%           > 80% and \$ 85%           > 90% and \$ 90%           > 90% and \$ 90%           > 95% and \$ 100%           Total           Mortgage Insurance Genworth QE Total           Seasoning Analysis > 3 mths and \$ 6 mths	\$% at 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%           \$% at issue           25.95%           3.16%           29.11%           \$% at issue           2.30%	Oct - 12           0.00%           1.66%           1.41%           5.55%           3.90%           5.09%           6.25%           6.01%           10.25%           12.96%           15.78%           8.74%           9.55%           10.89%           0.00%           0000%           0000%           0.00%           21.69%           4.36%           26.05%           Oct - 12           0.00%
Outstanding Balance LVR Distribution           \$ 0%           > 0% and \$ 25%           > 25% and \$ 30%           > 30% and \$ 45%           > 40% and \$ 45%           > 40% and \$ 45%           > 45% and \$ 50%           > 50% and \$ 55%           > 55% and \$ 60%           > 60% and \$ 65%           > 60% and \$ 65%           > 70% and \$ 70%           > 70% and \$ 70%           > 75% and \$ 60%           > 60% and \$ 65%           > 80% and \$ 85%           > 85% and \$ 90%           > 90% and \$ 95%           > 95% and \$ 100%           Total           Mortgage Insurance Genworth QBE Total           Seaoning Analysis > 3 mths and \$ 6 mths > 6 mths and \$ 9 mths	S % at 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%           \$% at issue           25.95%           3.16%           29.11%           \$% at issue           2.30%           0.70%	Oct - 17           0.00%           1.66%           1.41%           5.55%           3.90%           5.09%           6.01%           10.25%           10.1578           8.74%           9.55%           10.89%           0.00%           100.00%           21.69%           4.36%           26.055%           O.00%           0.00%
Outstanding Balance LVR Distribution           \$ 0%           > 0% and \$ 25%           > 25% and \$ 30%           > 30% and \$ 35%           > 33% and \$ 40%           > 40% and \$ 45%           > 45% and \$ 50%           > 55% and \$ 60%           > 50% and \$ 65%           > 55% and \$ 70%           > 70% and \$ 75%           > 75% and \$ 80%           > 88% and \$ 90%           > 90% and \$ 95%           > 95% and \$ 100%           Total           Mortgage Insurance Genworth QBE Total           Seasoning Analysis > 3 mths and \$ 6 mths > 6 mths and \$ 9 mths           > 9 mths and \$ 12 mths	S % at 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%           \$% at issue           25.95%           3.16%           29.11%           \$% at issue           2.30%           0.70%           1.37%	Oct - 17           0.00%           1.66%           1.41%           5.55%           3.90%           5.09%           6.25%           6.01%           10.25%           12.96%           15.78%           8.74%           9.55%           10.89%           0.00%           0.00%           100.00%           21.69%           4.36%           26.05%           Oct - 17           0.00%           0.00%           0.00%
Outstanding Balance LVR Distribution           \$ 0%           > 0% and < 25%	\$% at 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%           \$% at issue           25.95%           3.16%           29.11%           \$% at issue           2.30%           0.70%           1.37%           1.70%	Oct - 12           0.00%           1.66%           1.41%           5.55%           3.90%           5.09%           6.25%           6.01%           10.25%           12.96%           15.78%           8.74%           9.55%           10.89%           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%
Outstanding Balance LVR Distribution           \$ 0%           > 0% and \$ 25%           > 25% and \$ 30%           > 30% and \$ 35%           > 35% and \$ 40%           > 40% and \$ 45%           > 45% and \$ 50%           > 55% and \$ 60%           > 50% and \$ 65%           > 55% and \$ 60%           > 60% and \$ 65%           > 50% and \$ 70%           > 70% and \$ 75%           > 75% and \$ 60%           > 60% and \$ 65%           > 80% and \$ 85%           > 80% and \$ 90%           > 90% and \$ 95%           > 95% and \$ 100%           Total           Mortgage Insurance Genworth QBE Total           So anths and \$ 6 mths           > 6 mths and \$ 9 mths           > 9 mths and \$ 12 mths           > 12 mths and \$ 15 mths           > 15 mths and \$ 15 mths	S % at 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%           \$ % at Issue           25.95%           3.16%           29.11%           \$ % at Issue           2.30%           0.70%           1.37%           1.70%           1.70%           7.92%	Oct - 17           0.00%           1.66%           1.41%           5.55%           3.90%           5.09%           6.01%           10.25%           10.15%           12.96%           15.78%           9.55%           10.89%           0.00%           100.00%           21.69%           4.36%           26.05%           O.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%
Outstanding Balance LVR Distribution           \$ 0%           > 0% and \$ 25%           > 25% and \$ 30%           > 30% and \$ 35%           > 33% and \$ 40%           > 40% and \$ 45%           > 45% and \$ 50%           > 55% and \$ 60%           > 50% and \$ 65%           > 55% and \$ 60%           > 60% and \$ 65%           > 55% and \$ 70%           > 70% and \$ 75%           > 75% and \$ 80%           > 88% and \$ 70%           > 90% and \$ 95%           > 95% and \$ 100%           Total           Mortgage Insurance Genworth QBE Total           Seasoning Analysis           > 3 mths and \$ 6 mths           > 6 mths and \$ 15 mths           > 9 mths and \$ 15 mths           > 12 mths and \$ 15 mths           > 13 mths and \$ 12 mths           > 18 mths and \$ 2 11 mths	S % at 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%           \$% at issue           25.95%           3.16%           29.11%           \$% at issue           2.30%           0.70%           1.37%           1.7%           1.7%           1.554%	Oct - 17           0.00%           1.66%           1.41%           5.55%           3.90%           5.09%           6.25%           6.01%           10.25%           12.96%           15.78%           8.74%           9.55%           10.89%           0.00%           0.00%           100.00%           21.69%           4.36%           26.05%           Oct - 17           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%
Outstanding Balance LVR Distribution $\leq 0\%$ $> 0\%$ and $\leq 25\%$ > 25% and $\leq 30\%$ > 30% and $\leq 35\%$ > 35% and $\leq 40\%$ > 40% and $\leq 45\%$ > 50% and $\leq 55\%$ > 55% and $\leq 60\%$ > 60% and $\leq 65\%$ > 65% and $\leq 70\%$ > 70% and $\leq 75\%$ > 75% and $\leq 80\%$ > 80% and $\leq 85\%$ > 85% and $\leq 90\%$ > 90% and $\leq 55\%$ > 50% and $\leq 55\%$ > 70% and $\leq 75\%$ > 75% and $\leq 10\%$ > 80% and $\leq 55\%$ > 90% and $\leq 90\%$ > 90% and $\leq 90\%$ > 90% and $\leq 100\%$ Total <b>Mortgage Insurance</b> GenworthQBETotal <b>Seasoning Analysis</b> > 3 mths and $\leq 6$ mths> 6 mths and $\leq 6$ mths> 10 mths and $\leq 12$ mths> 12 mths and $\leq 12$ mths> 12 mths and $\leq 12$ mths> 18 mths and $\leq 21$ mths> 21 mths and $\leq 21$ mths> 21 mths and $\leq 21$ mths	S % at 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%           S % at issue           25.95%           3.16%           29.11%           S % at issue           2.30%           0.70%           1.37%           1.70%           7.92%           15.54%           11.31%	Oct - 17           0.00%           1.66%           1.41%           5.55%           3.90%           6.01%           10.25%           6.01%           10.25%           10.57%           12.96%           15.78%           0.00%           0.00%           0.00%           100.00%           Oct - 17           21.69%           26.05%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%
Outstanding Balance LVR Distribution           \$ 0%           > 0% and \$ 25%           > 25% and \$ 30%           > 30% and \$ 35%           > 33% and \$ 40%           > 40% and \$ 45%           > 45% and \$ 50%           > 55% and \$ 60%           > 50% and \$ 65%           > 55% and \$ 60%           > 60% and \$ 65%           > 55% and \$ 70%           > 70% and \$ 75%           > 75% and \$ 80%           > 88% and \$ 70%           > 90% and \$ 95%           > 95% and \$ 100%           Total           Mortgage Insurance Genworth QBE Total           Seasoning Analysis           > 3 mths and \$ 6 mths           > 6 mths and \$ 15 mths           > 9 mths and \$ 15 mths           > 12 mths and \$ 15 mths           > 13 mths and \$ 12 mths           > 18 mths and \$ 2 11 mths	S % at 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%           \$% at issue           25.95%           3.16%           29.11%           \$% at issue           2.30%           0.70%           1.37%           1.7%           1.7%           1.554%	Oct - 17           0.00%           1.66%           1.41%           5.55%           3.90%           5.09%           6.25%           6.01%           10.25%           12.96%           15.78%           8.74%           9.55%           10.89%           0.00%           0.00%           100.00%           21.69%           4.36%           26.05%           Oct - 17           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%           0.00%
Outstanding Balance LVR Distribution           \$ 0%           > 0% and \$ 25%           > 25% and \$ 30%           > 30% and \$ 35%           > 35% and \$ 40%           > 40% and \$ 45%           > 40% and \$ 45%           > 45% and \$ 50%           > 50% and \$ 55%           > 55% and \$ 60%           > 60% and \$ 65%           > 60% and \$ 65%           > 60% and \$ 65%           > 70% and \$ 70%           > 70% and \$ 70%           > 70% and \$ 65%           > 80% and \$ 85%           > 80% and \$ 85%           > 80% and \$ 90%           > 90% and \$ 95%           > 90% and \$ 90%           > 90% and \$ 100%           Total           Mortgage Insurance Genworth QBE           Total           Sesoning Analysis           > 3 mths and \$ 6 mths           > 6 mths and \$ 9 mths           > 9 mths and \$ 12 mths           > 12 mths and \$ 12 mths           > 12 mths and \$ 12 mths           > 15 mths and \$ 12 mths           > 14 mths and \$ 21 mths           > 24 mths	S % at 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%           \$           \$           \$           3.16%           29.11%           \$           \$           \$           \$           3.16%           29.11%           \$           \$           3.16%           29.11%           \$           \$           3.16%           2.30%           0.70%           1.37%           1.70%           1.23%           3.240%	Oct - 17           0.00%           1.66%           1.41%           5.55%           3.90%           5.09%           6.01%           10.25%           10.15%           12.96%           15.78%           9.55%           10.89%           0.00%           100.00%           21.69%           4.36%           26.05%           O.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%
Outstanding Balance LVR Distribution $\leq 0\%$ $>0\%$ and $\leq 25\%$ > 25% and $\leq 30\%$ >30% and $\leq 35\%$ > 30% and $\leq 35\%$ >35% and $\leq 40\%$ > 40% and $\leq 45\%$ >45% and $\leq 45\%$ > 45% and $\leq 55\%$ >55% and $\leq 60\%$ > 50% and $\leq 65\%$ >55% and $\leq 70\%$ > 70% and $\leq 75\%$ >75% and $\leq 80\%$ > 80% and $\leq 85\%$ >80% and $\leq 85\%$ > 90% and $\leq 95\%$ >90% and $\leq 95\%$ > 90% and $\leq 95\%$ >90% and $\leq 95\%$ > 90% and $\leq 95\%$ >95% and $\leq 100\%$ TotalMortage Insurance Genworth QBETotalSeasoning Analysis> 3 mths and $\leq 15$ mths> 15 mths and $\leq 15$ mths> 18 mths> 18 mths and $\leq 21$ mths> 18 mths and $\leq 21$ mths> 18 mths and $\leq 21$ mths> 24 mths and $\leq 24$ mths> 24 mths and $\leq 48$ mths	S % at 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%           S % at issue           25.95%           3.16%           29.11%           S % at issue           2.30%           0.70%           1.37%           1.70%           7.92%           15.54%           11.31%           32.40%           11.22%	Oct - 17           0.00%           1.66%           1.41%           5.55%           3.90%           5.09%           6.25%           6.01%           10.25%           12.96%           15.78%           8.74%           9.55%           10.89%           0.00%           0.00%           100.00%           20.00%           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%
Outstanding Balance LVR Distribution $\leq 0\%$ $>0\%$ and $\leq 25\%$ > 25% and $\leq 30\%$ >30% and $\leq 35\%$ > 30% and $\leq 35\%$ >35% and $\leq 40\%$ > 40% and $\leq 45\%$ >45% and $\leq 45\%$ > 45% and $\leq 55\%$ >55% and $\leq 60\%$ > 50% and $\leq 65\%$ >55% and $\leq 70\%$ > 70% and $\leq 75\%$ >75% and $\leq 80\%$ > 80% and $\leq 85\%$ >80% and $\leq 85\%$ > 90% and $\leq 95\%$ >90% and $\leq 95\%$ > 90% and $\leq 95\%$ >90% and $\leq 95\%$ > 90% and $\leq 95\%$ >95% and $\leq 100\%$ TotalTotalDecomposition of the second of	S % at 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%           \$           \$           25.95%           3.16%           29.11%           \$           \$           \$           \$           3.16%           29.11%           \$           \$           3.16%           29.11%           \$           \$           3.16%           29.11%           \$           \$           \$           \$           \$           \$           \$           \$           \$           \$           \$           \$	Oct - 17           0.00%           1.66%           1.41%           5.55%           3.90%           5.09%           6.25%           6.01%           10.25%           12.96%           15.78%           8.74%           9.55%           10.89%           0.00%
Outstanding Balance LVR Distribution $\leq 0\%$ $>0\%$ and $\leq 25\%$ > 25% and $\leq 30\%$ $>30\%$ and $\leq 35\%$ > 35% and $\leq 40\%$ $>40\%$ and $\leq 45\%$ > 40% and $\leq 45\%$ $>45\%$ and $\leq 55\%$ > 55% and $\leq 55\%$ $>55\%$ and $\leq 60\%$ > 60% and $\leq 65\%$ $>55\%$ and $\leq 70\%$ > 70% and $\leq 75\%$ $>75\%$ and $\leq 80\%$ > 80% and $\leq 85\%$ $>85\%$ and $\leq 90\%$ > 90% and $\leq 85\%$ $>85\%$ and $\leq 90\%$ > 90% and $\leq 85\%$ $>55\%$ and $\leq 100\%$ TotalMortgage InsuranceGenworthQBETotal $2$ Seasoning Analysis> 3 mths and $\leq 6$ mths> 6 mths and $\leq 12$ mths> 12 mths and $\leq 12$ mths> 13 mths and $\leq 12$ mths> 24 mths and $\leq 12$ mths> 24 mths and $\leq 24$ mths> 24 mths and $\leq 26$ mths> 6 mths and $\leq 12$ mths> 24 mths and $\leq 12$ mths> 26 mths and $\leq 72$ mths> 60 mths and $\leq 12$ mths> 28 mths and $\leq 6$ mths> 84 mths and $\leq 96$ mths	S % at 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%           5% at issue           25.95%           3.16%           29.11%           5% at issue           2.30%           0.70%           1.37%           1.70%           7.92%           15.54%           11.31%           32.40%           11.22%           2.78%           2.41%           0.45%	Oct - 17           0.00%           1.66%           1.41%           5.55%           3.90%           6.25%           6.01%           10.25%           10.15%           12.96%           15.78%           8.74%           9.55%           10.95%           10.89%           0.00%           0.00%           200.00%           Oct - 17           21.69%           4.36%           26.05%           0.00%
Outstanding Balance LVR Distribution $\leq 0\%$ > 0% and $\leq 25\%$ > 25% and $\leq 30\%$ > 30% and $\leq 35\%$ > 30% and $\leq 45\%$ > 40% and $\leq 45\%$ > 55% and $\leq 50\%$ > 55% and $\leq 50\%$ > 55% and $\leq 60\%$ > 60% and $\leq 65\%$ > 70% and $\leq 75\%$ > 75% and $\leq 80\%$ > 80% and $\leq 85\%$ > 80% and $\leq 85\%$ > 80% and $\leq 90\%$ > 90% and $\leq 95\%$ > 95% and $\leq 100\%$ Total           Mortgage Insurance Genworth QBE           Total           Sesoning Analysis           > 3 mths and $\leq 6$ mths           > 6 mths and $\leq 12$ mths           > 10 mths and $\leq 12$ mths           > 11 mths and $\leq 11$ mths           > 12 mths and $\leq 11$ mths           > 24 mths and $\leq 21$ mths           > 24 mths and $\leq 48$ mths           > 48 mths and $\leq 60$ mths           > 40 mths and $\leq 60$ mths           > 60 mths and $\leq 90$ mths	S % at 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%           0000%           25.95%           3.16%           29.11%           S % at issue           2.30%           0.70%           1.37%           1.70%           7.92%           15.54%           11.31%           32.40%           11.22%           2.78%           2.41%           0.45%           1.36%           2.50%	Oct - 17           0.00%           1.66%           1.41%           5.55%           3.90%           5.09%           6.01%           10.25%           10.12%           8.74%           9.55%           1.95%           10.89%           0.00%           0.00%           100.00%           26.05%           Oct - 17           21.69%           4.36%           26.05%           Oct - 17           0.00%
Outstanding Balance LVR Distribution $\leq 0\%$ $>0\%$ and $\leq 25\%$ > 25% and $\leq 30\%$ > 30% and $\leq 35\%$ > 30% and $\leq 35\%$ > 33% and $\leq 40\%$ > 40% and $\leq 45\%$ > 45% and $\leq 50\%$ > 55% and $\leq 60\%$ > 50% and $\leq 65\%$ > 55% and $\leq 70\%$ > 70% and $\leq 75\%$ > 75% and $\leq 80\%$ > 80% and $\leq 85\%$ > 85% and $\leq 70\%$ > 90% and $\leq 95\%$ > 90% and $\leq 100\%$ TotalMortcase Insurance Genworth QBETotalSeasoning Analysis> 3 mths and $\leq 6$ mths> 9 mths and $\leq 15$ mths> 12 mths and $\leq 15$ mths> 13 mths and $\leq 15$ mths> 14 mths and $\leq 21$ mths> 14 mths and $\leq 21$ mths> 24 mths and $\leq 21$ mths> 24 mths and $\leq 30$ mths> 36 mths and $\leq 48$ mths> 48 mths and $\leq 40$ mths> 72 mths and $\leq 40$ mths> 72 mths and $\leq 40$ mths> 72 mths and $\leq 96$ mths> 72 mths and $\leq 96$ mths> 96 mths and $\leq 120$ mths> 97 mths and $\leq 120$ mths> 96 mths and $\leq 120$ mths> 96 mths and $\leq 120$ mths	S % at 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%           S% at issue           25.95%           3.16%           29.11%           S% at issue           2.30%           0.70%           1.37%           1.70%           7.92%           15.54%           11.31%           32.40%           11.31%           32.40%           11.22%           2.78%           2.41%           0.45%           1.36%           2.50%           3.94%	Oct - 17           0.00%           1.66%           1.41%           5.55%           3.90%           5.09%           6.25%           6.01%           10.25%           12.96%           15.78%           8.74%           9.55%           10.89%           0.00% <td< td=""></td<>
Outstanding Balance LVR Distribution $\leq 0\%$ > 0% and $\leq 25\%$ > 25% and $\leq 30\%$ > 30% and $\leq 35\%$ > 30% and $\leq 45\%$ > 40% and $\leq 45\%$ > 55% and $\leq 50\%$ > 55% and $\leq 50\%$ > 55% and $\leq 60\%$ > 60% and $\leq 65\%$ > 70% and $\leq 75\%$ > 75% and $\leq 80\%$ > 80% and $\leq 85\%$ > 80% and $\leq 85\%$ > 80% and $\leq 90\%$ > 90% and $\leq 95\%$ > 95% and $\leq 100\%$ Total           Mortgage Insurance Genworth QBE           Total           Sesoning Analysis           > 3 mths and $\leq 6$ mths           > 6 mths and $\leq 12$ mths           > 10 mths and $\leq 12$ mths           > 11 mths and $\leq 11$ mths           > 12 mths and $\leq 11$ mths           > 24 mths and $\leq 21$ mths           > 24 mths and $\leq 48$ mths           > 48 mths and $\leq 60$ mths           > 40 mths and $\leq 60$ mths           > 60 mths and $\leq 90$ mths	S % at 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%           0000%           25.95%           3.16%           29.11%           S % at issue           2.30%           0.70%           1.37%           1.70%           7.92%           15.54%           11.31%           32.40%           11.22%           2.78%           2.41%           0.45%           1.36%           2.50%	Oct - 17           0.00%           1.66%           1.41%           5.55%           3.90%           5.09%           6.01%           10.25%           10.10%           12.96%           15.78%           9.55%           1.95%           10.89%           0.00%           0.00%           0.00%           100.00%           26.05%           Oct - 17           21.69%           4.36%           26.05%           Oct - 17           0.00%

Geographic Distribution ACT - Metro Total ACT		<u>\$ % at Issue</u> 0.00% 0.00%		<u>Oct - 17</u> 0.00% 0.00%
NSW - Inner city NSW - Metro NSW - Non metro Total NSW		0.63% 32.27% 11.21% 44.11%		0.00% 22.85% 8.66% 31.51%
NT - Metro NT - Non metro Total NT		0.00% 0.00% 0.00%		0.00% 0.00% 0.00%
QLD - Inner city QLD - Metro QLD - Non metro Total QLD		0.84% 8.51% 9.63% 18.98%		1.84% 11.91% 12.63% 26.37%
SA - Inner city SA - Metro SA - Non metro Total SA		0.00% 4.56% 0.75% 5.31%		0.00% 6.25% 0.88% 7.13%
TAS - Inner city TAS - Metro TAS - Non metro Total TAS		0.00% 0.33% 0.70% 1.03%		0.00% 0.71% 0.00% 0.71%
VIC - Inner city VIC - Metro VIC - Non metro		0.58% 19.32% 0.78%		1.34% 20.18% 1.47%
Total VIC WA - Inner city WA - Metro WA - Non metro		20.68% 1.12% 8.76% 0.00%		22.99% 0.00% 11.29% 0.00%
Total WA Total Inner City Total Metro		9.88% 3.17% 73.76%		11.29% 3.18% 73.19%
Total Non Metro Total		<b>23.07%</b> 100.00%		23.63% 100.00%
ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	Total
May-16 Jun-16	0.00% 1.10%	0.00% 0.00%	0.00% 0.00%	0.00% 1.10%
Jul-16	0.54%	0.61%	0.00%	1.15%
Aug-16	0.54%	0.00%	0.62%	1.16%
Sep-16 Oct-16	0.55% 0.26%	0.00% 0.64%	0.63% 0.00%	1.19% 0.90%
Nov-16	0.90%	0.27%	0.66%	1.83%
Dec-16	1.66%	0.27%	0.68%	2.61%
Jan-17 Feb-17	0.00% 0.00%	0.28% 0.29%	0.72% 0.74%	1.00% 1.03%
Mar-17	0.00%	0.29%	0.74%	0.74%
Apr-17	0.00%	0.00%	0.75%	0.75%
May-17	0.00%	0.00%	0.76%	0.76%
Jun-17 Jul-17	0.00% 0.00%	0.00% 0.00%	0.81% 0.00%	0.81% 0.00%
Aug-17	0.00%	0.00%	0.00%	0.00%
Sep-17 Oct-17	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
MORTGAGE SAFETY NET May-16	No of Accounts	<u>Amount (\$)</u> 170,345		
Jun-16 Jul-16	2			
Aug-16	2			
Sep-16	2	364,337		
Oct-16 Nov-16	2	271,860		
Dec-16	1	78,755 78,755		
Jan-17	1	78,047		
Feb-17 Mar-17	1	77,611		
Apr-17	-	-		
May-17	-	-		
Jun-17	-	-		
Jul-17 Aug-17	-			
Sep-17	-	-		
Oct-17	-	-		
MORTGAGE IN POSSESSION	No of Accounts	<u>Amount (\$)</u> -		
PRINCIPAL LOSS 2017	No. of loans	LMI claim (A\$)	LMI payment (A\$)	<u>Net loss</u>
Total	-	-	-	-