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

Transaction Name: CRD2 Pool

Closing Date: Tuesday, 27th September 2016
Maturity Date: Friday, 21th February 2048
Payment Date:

Business Day for Payments:

Determination Date & Ex-Interest Date:

Note

AMP Bank Limited will retain on an ongoing basis a net economic interest in randomly selected exposure equivalent to no less than 5% of the aggregate principal balance of the securitised exposure in accordance with paragraph (1)(c) of Article 122a. Each prospective investor that is required to comply with Article 122a (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	At Issue	<u>Oct - 21</u>
Total pool size:	\$37,471,684.83	\$11,487,809.08
Total Number Of Loans (UnConsolidated):	198	71
Total number of loans (consolidating split loans):	102	38
Average loan Size:	\$367,369.46	\$302,310.77
Maximum loan size:	\$975,462.15	\$677,038.94
Total property value:	\$63,989,318.00	\$23,571,218.00
Number of Properties:	109	39
Average property value:	\$587,057.96	\$604,390.21
Average current LVR:	62.05%	50.70%
Average Term to Maturity (months):	310.64	236.96
Maximum Remaining Term to Maturity (months):	351.12	289.08
Weighted Average Seasoning (months):	34.16	97.03
Weighted Average Current LVR:	66.21%	56.41%
Weighted Average Term to Maturity (months):	316.44	250.48
% of pool with loans > \$500,000:	43.27%	21.01%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	88.42%	97.25%
% Fixed Rate Loans(Value):	26.24%	15.71%
% Interst Only loans (Value):	33.60%	2.35%
Weighted average mortgage interest:	4.42%	2.93%
Investment Loans:	24.09%	22.91%
Outstanding Palance Distribution	¢ % at legue	Oct 21
Outstanding Balance Distribution > \$0 and ≤ \$100,000	<b>\$ % at Issue</b> 1.50%	<u>Oct - 21</u> 2.58%
		2.36%
> \$100,000 and ≤ \$150,000	1.60%	
> \$150,000 and ≤ \$200,000	2.78%	6.02%
> \$200,000 and ≤ \$250,000	2.37%	5.92%
> \$250,000 and ≤ \$300,000	11.74%	14.07%
> \$300,000 and ≤ \$350,000	10.47%	17.05%
> \$350,000 and ≤ \$400,000	11.79%	3.41%
> \$400,000 and ≤ \$450,000	6.74%	11.06%
> \$450,000 and ≤ \$500,000	7.75%	16.62%
> \$500,000 and ≤ \$550,000	16.68%	0.00%
> \$550,000 and ≤ \$600,000	12.43%	9.74%
> \$600,000 and ≤ \$650,000	1.71%	5.38%
> \$650,000 and ≤ \$700,000	1.79%	5.89%
> \$700,000 and ≤ \$750,000	5.85%	0.00%
> \$750,000 and ≤ \$800,000	0.00%	0.00%
> \$800,000 and ≤ \$850,000	2.20%	0.00%
> \$850,000 and ≤ \$900,000	0.00%	0.00%
> \$900,000 and ≤ \$950,000	0.00%	0.00%
> \$950,000 and ≤ \$1,000,000	2.60%	0.00%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution	\$ % at Issue	Oct - 2:
> 0% and ≤ 25%	1.86%	5.22%
> 25% and ≤ 30%	2.51%	0.00%
> 30% and ≤ 35%	1.31%	7.13%
• 35% and ≤ 40%	4.03%	1.33%
• 40% and ≤ 45%	2.97%	1.60%
45% and ≤ 50%	5.16%	16.549
• 50% and ≤ 55%	6.56%	9.019
• 55% and ≤ 60%	4.63%	17.059
• 60% and ≤ 65%	14.14%	4.109
• 65% and ≤ 70%	4.72%	25.339
> 70% and ≤ 75%	13.09%	9.289
> 75% and ≤ 80%	20.90%	0.009
• 80% and ≤ 85%	7.76%	0.009
• 85% and ≤ 90%	10.34%	0.009
• 90% and ≤ 95%	0.00%	0.009
• 95% and ≤ 100%	0.00%	3.419
• 100%	0.00%	0.009
otal	100.00%	100.009
Mortgage Insurance	\$ % at Issue	Oct - 2
Genworth	18.86%	12.779
QBE	0.00%	0.009
otal	18.86%	12.779
Seasoning Analysis	\$ % at Issue	<u> Oct - 2</u>
3 mths and ≤ 6 mths	0.00%	0.009
6 mths and ≤ 9 mths	0.00%	0.009
9 mths and ≤ 12 mths	1.43%	0.009
• 12 mths and ≤ 15 mths	5.38%	0.009
• 15 mths and ≤ 18 mths	7.53%	0.009
18 mths and ≤ 21 mths	10.35%	0.009
≥ 21 mths and ≤ 24 mths	13.06%	0.009
≥ 24 mths and ≤ 36 mths	33.37%	0.009
· 36 mths and ≤ 48 mths	15.35%	0.00
• 48 mths and ≤ 60 mths	2.71%	0.009
• 60 mths and ≤ 72 mths	5.23%	4.029
72 mths and ≤ 84 mths	0.00%	36.549
• 84 mths and ≤ 96 mths	0.20%	25.899
• 96 mths and ≤ 108 mths	2.42%	19.529
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	1.56%	2.279
> 108 mths and ≤ 120 mths > 120 mths	1.56% 1.40%	2.279 11.769
	1.56%	2.279 11.769 100.009
• 120 mths Fotal	1.56% 1.40% 100.00%	2.279 11.769 100.009
2 120 mths Fotal Geographic Distribution	1.56% 1.40% 100.00% \$ % at Issue	2.279 11.769 100.009 Oct - 2
o 120 mths Total	1.56% 1.40% 100.00%	2.275 11.765 100.005  Oct - 2 1.195
• 120 mths  Total  Geographic Distribution  ACT - Metro	1.56% 1.40% 100.00% \$ % at Issue 0.99%	2.279 11.769 100.009 Oct - 2 1.199
• 120 mths  Total  Geographic Distribution  ACT - Metro	1.56% 1.40% 100.00% \$ % at Issue 0.99%	2.275 11.765 100.005  Oct - 2 1.195 1.195
• 120 mths  Total  Geographic Distribution  ACT - Metro  Total ACT	1.56% 1.40% 100.00% \$\frac{5\text{ *at Issue}}{0.99 0.99\text{ 0.99\te	2.27' 11.76' 100.00'  Oct - 2 1.19' 1.19'
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120 mths  Total  Geographic Distribution  ICT - Metro  Total ACT  ISW - Inner city  ISW - Metro  ISW - Non metro	1.56% 1.40% 100.00% \$\frac{\$\$ x at Issue}{\$}\$ 0.99% 0.99% 0.00% 41.39% 8.80%	2.27' 11.76' 100.00'  Oct - 2 1.19' 1.19' 0.00' 54.03' 7.27'
120 mths  Total  Geographic Distribution  ICT - Metro  Total ACT  ISW - Inner city  ISW - Metro  ISW - Non metro	1.56% 1.40% 100.00% \$ % at Issue 0.99% 0.99% 0.00% 41.39%	2.27' 11.76' 100.00'  Oct - 2 1.19' 1.19' 0.00' 54.03' 7.27'
e 120 mths  Total  Geographic Distribution  ACT - Metro  Total ACT  ASW - Inner city  ASW - Metro  ASW - Non metro  Total NSW	1.56% 1.40% 100.00% \$\frac{5\% \text{ at Issue}}{0.99\%}\$ 0.99\% 0.00\% 41.39\% 8.80\% 50.18\%	2.27' 11.76' 100.00'  Oct - 2 1.19' 1.19' 0.00' 54.03' 7.27' 61.30'
- 120 mths Total  Geographic Distribution  ACT - Metro  Total ACT  ASW - Inner city  ASW - Metro  ASW - Non metro  Total NSW  AT - Metro	1.56% 1.40% 100.00% \$\frac{5\times at Issue}{0.99\times 0.99\times 0.99\times 0.99\times 0.00\times 41.39\times 8.80\times 50.18\times 0.00\times 0.00\	2.27' 11.76' 100.00'  Oct - 2 1.19' 1.19' 0.00' 54.03' 7.27' 61.30'
- 120 mths  Feographic Distribution  ACT - Metro  Total ACT  ISW - Inner city  ISW - Metro  ISW - Non metro  Total NSW  IT - Metro  IT - Non metro	1.56% 1.40% 100.00%  \$\frac{5\% \text{at Issue}}{0.99\%} 0.99\% 0.99\% 41.39\% 8.80\% 50.18\% 0.00\% 0.00\%	2.275 11.765 100.005  Oct - 2 1.195 1.195 0.005 54.035 7.275 61.305 0.005 0.005
- 120 mths  Feographic Distribution  ACT - Metro  Fotal ACT  ISW - Inner city  ISW - Metro  ISW - Non metro  Fotal NSW  IT - Metro  IT - Non metro	1.56% 1.40% 100.00% \$\frac{5\times at Issue}{0.99\times 0.99\times 0.99\times 0.99\times 0.00\times 41.39\times 8.80\times 50.18\times 0.00\times 0.00\	2.27' 11.76' 100.00'  Oct - 2 1.19' 1.19' 0.00' 54.03' 7.27' 61.30'
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120 mths  otal  Geographic Distribution  ICT - Metro  otal ACT  ISW - Inner city  ISW - Metro  ISW - Non metro  otal NSW  IT - Metro  IT - Non metro  otal NT  QLD - Inner city  QLD - Non metro  QLD - Non metro	1.56% 1.40% 100.00%  \$\frac{5\times at Issue}{0.99\times}\$ 0.99\times 0.99\times 0.00\times 41.39\times 8.80\times 50.18\times 0.00\times 0.00\times 0.00\times 0.00\times 0.00\times 6.23\times 6.35\times	2.27' 11.76' 100.00'  Oct - 2 1.19' 1.19' 0.00' 54.03' 7.27' 61.30' 0.00' 0.00' 0.00' 5.32'
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P 120 mths  Total  Geographic Distribution  ACT - Metro  Total ACT  ASW - Inner city  ASW - Metro  ASW - Non metro  Total NSW  AT - Metro	1.56% 1.40% 100.00%  \$ \text{x at Issue} \\ 0.99\times \\ 0.99\times \\ 0.00\times \\ 41.39\times \\ 8.80\times \\ 50.18\times \\ 0.00\times \\ 0.00\times \\ 0.00\times \\ 0.00\times \\ 6.23\times \\ 6.35\times \\ 12.58\times \\ 0.00\times \\ 0.00\times \\ 1.84\times \\ 0.00\times \\ 1.84\times \\ 0.00\times \\ 1.48\times \\ 0.00\times \\ 1.48\times \\ 1.48\times \\ 1.58\times	2.27' 11.76' 100.00'  Oct - 2 1.19' 1.19' 0.00' 54.03' 7.27' 61.30' 0.00' 0.00' 0.00' 5.32' 5.32' 0.00' 0.00'
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interpretation interp	1.56% 1.40% 100.00%  \$	2.27 11.76 100.00  Oct - 2 1.19 1.19 0.00 54.03 7.27 61.30 0.00 0.00 0.00 0.00 0.00 0.00 0.00
Peographic Distribution CCT - Metro Total ACT  ISW - Inner city ISW - Metro ISW - Non metro Total NSW  ISW - Non metro Total TAS  ISW - Non metro	1.56% 1.40% 100.00%  \$\frac{5\% \text{ at Issue}}{0.99\%} \\ 0.99\% 0.99\% 0.00\% 41.39\% 8.80\% 50.18\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 6.23\% 6.35\% 12.58\% 0.00\% 1.84\% 0.00\% 1.84\% 0.00\% 0.00\% 0.23\% 0.23\% 0.23\% 0.00\% 18.32\%	2.27' 11.76' 100.00'  Oct - 2 1.19' 1.19' 0.00' 54.03' 7.27' 61.30' 0.00'
Figure 20 mths  Food and ACT  Food and ACT  JISW - Inner city  JISW - Metro  JISW - Non metro  JISW -	1.56% 1.40% 100.00%  \$\frac{5\times at Issue}{0.99\times}\$ 0.99\times 0.99\times 0.99\times 0.00\times 41.39\times 8.80\times 50.18\times 0.00\times 0.00\times 0.00\times 0.00\times 6.23\times 6.35\times 12.58\times 0.00\times 1.84\times 0.00\times 1.84\times 0.00\times 0.00\times 0.23\times 0.23\times 0.23\times 0.23\times 0.23\times 0.23\times 0.23\times 0.00\times 18.32\times 3.05\times 21.37\times	2.27' 11.76' 100.00'  Oct - 2 1.19' 1.19' 1.00' 54.03' 7.27' 61.30' 0.00'
intercity  A - Inner city  A - Inner city  A - Non metro  otal SA  AS - Inner city  AS - Inner city  AS - Metro  AS - Non metro  otal TAS  AS - Non metro  otal TAS  AS - Inner city  AS - Metro  AS - Non metro  otal TAS  AS - Non metro  otal VIC  VA - Inner city	1.56% 1.40% 100.00%  \$\frac{5 \times at Issue}{0.99\times} 0.99\times 0.99\times 0.00\times 41.39\times 8.80\times 50.18\times 0.00\times 0.00\times 0.00\times 0.00\times 6.23\times 6.35\times 12.58\times 0.00\times 1.84\times 0.00\times 1.84\times 0.00\times 0.00\times 0.23\times 0.23\times 0.23\times 0.23\times 0.23\times 0.23\times 0.00\times 1.832\times 3.05\times 21.37\times 0.00\times	2.27 11.76 100.00  Oct -2 1.19 1.19 0.00 54.03 7.27 61.30 0.00 0.00 0.00 0.00 0.00 0.00 0.00
ical metro iotal  ical metro iotal ACT  isw - Inner city isw - Metro iotal NSW  IT - Metro iotal NSW  IT - Metro iotal NT  iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	1.56% 1.40% 100.00%  \$\frac{5}{8} \text{ at Issue}{0.99\%} 0.99\% 0.99\% 0.00\% 41.39\% 8.80\% 50.18\% 0.00\% 0.00\% 0.00\% 0.00\% 6.23\% 6.35\% 12.58\% 0.00\% 1.84\% 0.00\% 1.84\% 0.00\% 0.00\% 0.23\% 0.23\% 0.23\% 0.23\% 0.23\% 0.23\% 0.23\% 0.00\% 18.32\% 3.05\% 21.37\% 0.00\% 11.83\%	2.27 11.76 100.00  Oct - 2 1.19 1.19 0.00 54.03 7.27 61.30 0.00 0.00 0.00 0.00 0.00 0.00 0.00
ical metro iotal  ical metro iotal ACT  isw - Inner city isw - Metro iotal NSW  IT - Metro iotal NSW  IT - Metro iotal NT  iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	1.56% 1.40% 100.00%  \$\frac{5 \times at Issue}{0.99\times} 0.99\times 0.99\times 0.00\times 41.39\times 8.80\times 50.18\times 0.00\times 0.00\times 0.00\times 0.00\times 6.23\times 6.35\times 12.58\times 0.00\times 1.84\times 0.00\times 1.84\times 0.00\times 0.00\times 0.23\times 0.23\times 0.23\times 0.23\times 0.23\times 0.23\times 0.00\times 1.832\times 3.05\times 21.37\times 0.00\times	2.27' 11.76' 100.00'  Oct - 2 1.19' 1.19' 1.00' 54.03' 7.27' 61.30' 0.00'
Peographic Distribution CCT - Metro Total ACT  ISW - Inner city ISW - Metro ISW - Non metro Total NSW  IT - Metro IT - Non metro Total NT  IDLD - Inner city IDLD - Inner city IDLD - Metro IDLD - Non metro Total QLD IN - Non metro Total QLD IN - Inner city IN - Metro IN - Non metro Total TAS  IN - Non metro Total SA  IN - Non metro Total TAS  IN - Inner city IN - Metro IN - Non metro Total TAS  IN - Inner city IN - Metro IN - Non metro Total TAS  IN - Inner city IN - Metro IN - Non metro Total TAS  IN - Inner city IN - Non metro Total TAS  IN - Inner city IN - Non metro Total VIC  IN - Inner city IN - Metro IN - Non metro Total VIC IN - Metro IN - Non metro Total VIC IN - Metro IN - Metro IN - Non metro Total VIC IN - Metro IN -	1.56% 1.40% 100.00%  \$\frac{5}{8} \text{ at Issue}{0.99\%} 0.99\% 0.99\% 0.00\% 41.39\% 8.80\% 50.18\% 0.00\% 0.00\% 0.00\% 0.00\% 6.23\% 6.35\% 12.58\% 0.00\% 1.84\% 0.00\% 1.84\% 0.00\% 0.00\% 0.23\% 0.23\% 0.23\% 0.23\% 0.23\% 0.23\% 0.23\% 0.00\% 18.32\% 3.05\% 21.37\% 0.00\% 11.83\%	2.27' 11.76' 100.00'  Oct - 2 1.19' 1.19' 0.00' 54.03' 7.27' 61.30' 0.00'
Peographic Distribution CCT - Metro Total ACT  ISW - Inner city ISW - Metro ISW - Non metro Total NSW  IT - Metro IT - Non metro Total NT  IDLD - Inner city IDLD - Inner city IDLD - Metro IDLD - Non metro Total QLD IN - Non metro Total QLD IN - Inner city IN - Metro IN - Non metro Total TAS  IN - Non metro Total SA  IN - Non metro Total TAS  IN - Inner city IN - Metro IN - Non metro Total TAS  IN - Inner city IN - Metro IN - Non metro Total TAS  IN - Inner city IN - Metro IN - Non metro Total TAS  IN - Inner city IN - Non metro Total TAS  IN - Inner city IN - Non metro Total VIC  IN - Inner city IN - Metro IN - Non metro Total VIC IN - Metro IN - Non metro Total VIC IN - Metro IN - Metro IN - Non metro Total VIC IN - Metro IN -	1.56% 1.40% 100.00%  \$\frac{5\% \text{ at Issue}}{0.99\%} \\ 0.99\% 0.99\% 0.00\% 41.39\% 8.80\% 50.18\%  0.00\% 0.00\% 0.00\% 0.00\% 6.23\% 6.35\% 12.58\%  0.00\% 1.84\% 0.00\% 1.84\% 0.00\% 0.23\% 0.23\% 0.23\% 0.23\% 0.23\% 0.23\% 0.00\% 18.32\% 3.05\% 21.37\% 0.00\% 11.83\% 0.98\%	2.27' 11.76' 100.00'  Oct - 2 1.19' 1.19' 0.00' 54.03' 7.27' 61.30' 0.00'
Peographic Distribution CCT - Metro Total ACT  ISW - Inner city ISW - Metro ISW - Non metro Total NSW  ISW - Non metro Total NSW  IST - Metro ISW - Non metro Total NT  ISW - Inner city ISW - Non metro Total NT  ISW - Inner city ISW - Non metro Total NT  ISW - Inner city ISW - Non metro Total ISW  ISW - Inner city ISW - Non metro Total ISW  ISW - Inner city ISW - Inner city ISW - Non metro Total ISW  ISW - Inner city ISW - Non metro Total ISW  ISW - Inner city ISW - Non metro Total ISW ISW - Inner city ISW - Non metro Total ISW ISW - Inner city ISW - Non metro Total	1.56% 1.40% 100.00%  \$\frac{5\% \text{ at Issue}}{0.99\%} \\ 0.99\% 0.99\% 0.00\% 41.39\% 8.80\% 50.18\%  0.00\% 0.00\% 0.00\% 0.00\% 6.23\% 6.35\% 12.58\%  0.00\% 1.84\% 0.00\% 1.84\% 0.00\% 0.23\% 0.23\% 0.23\% 0.23\% 0.23\% 0.23\% 0.00\% 18.32\% 3.05\% 21.37\% 0.00\% 11.83\% 0.98\%	2.27' 11.76' 100.00'  Oct - 2 1.19' 1.19' 1.00' 54.03' 7.27' 61.30' 0.00' 10.60' 4.74' 15.34' 0.00' 14.10' 2.75' 16.85'
interpretation in the state of	1.56% 1.40% 100.00%  \$\frac{5\times at Issue}{0.99\times}\$ 0.99\times 0.99\times 0.99\times 0.00\times 41.39\times 8.80\times 50.18\times 0.00\times 0.00\times 0.00\times 6.23\times 6.35\times 12.58\times 0.00\times 1.84\times 0.00\times 1.84\times 0.00\times 0.23\times 0.23\times 0.23\times 0.23\times 0.23\times 0.23\times 0.23\times 0.23\times 0.23\times 0.00\times 18.32\times 3.05\times 21.37\times 0.00\times 11.83\times 0.98\times 12.81\times	2.27' 11.76' 100.00'  Oct - 2 1.19' 1.19' 0.00' 54.03' 7.27' 61.30' 0.00' 10.60' 4.74' 15.34' 0.00' 14.10' 2.75' 16.85'
P 120 mths  Fotal  Fotal  Fotal  Fotal  Fotal  Fotal ACT - Metro  Fotal ACT	1.56% 1.40% 100.00%  \$\frac{5}{8} \text{ at Issue} \\ 0.99\% 0.99\% 0.99\% 0.00\% 41.39\% 8.80\% 50.18\% 0.00\% 0.00\% 0.00\% 0.00\% 6.23\% 6.35\% 12.58\% 0.00\% 1.84\% 0.00\% 1.84\% 0.00\% 1.84\% 0.00\% 1.84\% 0.00\% 1.84\% 0.00\% 1.83\% 0.23\% 0.23\% 0.23\% 0.12.37\% 0.00\% 11.83\% 0.98\% 12.81\%	2.279 11.769

ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Nov-20	0.35%	0.00%	0.00%	0.35%
Dec-20	0.00%	0.35%	0.00%	0.35%
Jan-21	1.52%	0.00%	0.36%	1.88%
Feb-21	0.00%	1.53%	0.36%	1.89%
Mar-21	0.40%	1.33%	1.93%	3.66%
Apr-21	0.72%	0.40%	2.53%	3.66%
May-21	0.73%	0.41%	2.54%	3.67%
Jun-21	0.00%	0.41%	3.35%	3.76%
Jul-21	0.00%	0.00%	0.00%	0.00%
Aug-21	0.00%	0.45%	3.65%	4.09%
Sep-21	0.00%	0.46%	3.75%	4.21%
Oct-21	0.00%	0.46%	3.78%	4.24%
	No of Accounts	Amount (\$)		
MORTGAGE SAFETY NET				
Nov-20	8	710,855.16		
Dec-20	2	229,395.53		
Jan-21	8	711,427.98		
Feb-21	8	711,440.84		
Mar-21	6	484,646.99		
Apr-21	6	484,255.77		
May-21	6	483,865.03		
Jun-21	6	483,448.96		
Jul-21	6	483,953.96		
Aug-21	6	484,969.02		
Sep-21	6	485,915.57		
Oct-21	6	486,768.60		
	No of Accounts	Amount (\$)		
Incl. COVID-19 HARDSHIP		222 272 25		
Nov-20	2	229,972.25		
Dec-20	2	229,395.53		
Jan-21	2	228,765.17		
Feb-21	2	228,168.47		
Mar-21	<del>-</del>	-		
Apr-21	-	-		
May-21	-	-		
Jun-21	-	-		
Jul-21	6	483,953.96		
Aug-21	6	484,969.02		
Sep-21	6	485,915.57		
Oct-21	6	486,768.60		
MODIC ACT IN POSSESSION	No of Accounts	Amount (\$)		
MORTGAGE IN POSSESSION	NIL	NIL		
	Gross Loss	LMI claim (A\$)	LMI payment	Net loss
PRINCIPAL LOSS			(A\$)	_
	-	_	-	_