## **PROGRESS 2012-1 TRUST**

Wednesday, 11 February 2015 - Payment Date

Transaction Name: Trustee:

Security Trustee: Originator: Servicer & Custodian: Issue Date: Maturity Date: Payment Date: Business Day for Payments: Determination Date & Ex-Interest Date: Progress 2012-1 Trust Perpetual Trustee Company Limited P.T. Limited AMP Bank Limited AMP Bank Limited Tuesday, 29th May 2012 Friday, 11th December 2043 The 11th day of each month Sydney & Melbourne Three Business Days before each Payment Date.

		Base	Margin	Interest Calculation			
Class A Notes		1 M BBSW	155bps	Actual/365			
Class AB Notes		1 M BBSW	285bps	Actual/365			
Class B1 Notes		1 M BBSW	425bps	Actual/365			
Class B2 Notes		1 M BBSW	undisclosed	Actual/365			
			Current Invested			Current	
	Currency	Initial Stated Amount	Amount	Current Stated Amount	Percentages at Issue	Percentages	Rating S&P/Fitch
Class A Notes	A\$	602,750,000.00	260,816,421.02	260,816,421.02	92.50%	84.93%	ΑΑΑ / ΑΑΑ
Class AB Notes	A\$	31,280,000.00		29,626,980.56	4.80%		AAA / AAA
Class B1 Notes	A\$	14,340,000.00	13,504,843.02	13,504,843.02	2.20%	4.40%	AA-/n.r.
Class B2 Notes	A\$	1,630,000.00	1,535,069.33	1,535,069.33	0.25%	0.50%	AA-/n.r.
TOTAL		650,000,000.00	305,483,313.93	305,483,313.93	99.75%	99.47%	
6 No. 1 10. No.		1 620 000 00	4 620 000 00	4 630 000 00	0.25%	0.53%	
Capital Units	A\$	1,630,000.00	1,630,000.00	1,630,000.00	0.25%	0.53%	
TOTAL		651,630,000.00	307,113,313.93	307,113,313.93	100.00%	100.00%	-
Current Payment Date:		Wednesday, 11 February	/ 2015				
	Pre Payment						
	Date Bond	<b>A</b>		Initial Issued Notes	Interest Payment (per	Principal Payment	Post Payment Date Bond
	Factors	Coupon Rate	Coupon Rate Reset Date	(No.)	security)	(per security)	Factors
Class A Notes	0.4401	4.1850%	11-Feb-15	60,275	15.14	74.22	0.4327
Class AB Notes	0.9634	5.4850%	11-Feb-15	3,128	43.43	162.45	0.9472
Class B1 Notes	0.9597	6.8850%	11-Feb-15	1,434	54.31	179.03	0.9418
Class B2 Notes	0.9597	undisclosed	11-Feb-15	163	undisclosed	179.03	0.9418
TOTAL				64,837	112.88	415.70	
COLLATERAL INFORMATION			<u>At Issue</u>		<u>Jan - 15</u>		
Total pool size:			\$645,129,623.00		\$303,929,809.69		
Total Number Of Loans (UnConsolidated):			4054		2141		
Total number of loans (consolidating split loans):			2424		1327		
Average loan Size:			\$266,143.00		\$229,035.27		
Maximum loan size:			\$750,000.00		\$733,229.27		
Total property value:			\$1,186,909,227.00		\$640,117,005.00		
Number of Properties:			2575		1401		
Average property value:			\$460,936.00		\$456,900.07		
Average current LVR:			57.00%		50.09%		
Average Term to Maturity (months):			289		258.43		
Maximum Remaining Term to Maturity (months):			350		316.83		
Weighted Average Seasoning (months): Weighted Average Current LVR:			42 64.10%		72.18 61.23%		
Weighted Average Term to Maturity (months):			64.10% 303		275.72		
% of pool with loans > \$500,000:			13.00%		9.59%		
% of pool (amount) LoDoc Loans:			0.00%		0.00%		
Maximum Current LVR:			95.00%		95.00%		
% Fixed Rate Loans(Value):			17.30%		12.52%		
% Interst Only loans (Value):			48.90%		40.29%		
Weighted Average Coupon:			6.80%		5.27%		
Investment Loans:			28.00%		29.02%		
Outstanding Balance Distribution			<u>\$ % at Issue</u>		<u>Jan - 15</u>		

Outstanding Balance Distribution	\$ % at Issue	<u> Jan - 15</u>
> \$0 and ≤ \$100,000	3.88%	3.63%
> \$100,000 and ≤ \$150,000	9.12%	5.97%
> \$150,000 and ≤ \$200,000	13.65%	11.16%
> \$200,000 and ≤ \$250,000	18.26%	15.27%
> \$250,000 and ≤ \$300,000	13.09%	16.30%
> \$300,000 and ≤ \$350,000	13.64%	12.13%
> \$350,000 and ≤ \$400,000	9.35%	13.29%
> \$400,000 and ≤ \$450,000	5.95%	8.16%
> \$450,000 and ≤ \$500,000	4.45%	4.50%
> \$500,000 and ≤ \$550,000	3.48%	3.42%
> \$550,000 and ≤ \$600,000	2.43%	3.22%
> \$600,000 and ≤ \$650,000	1.78%	2.26%
> \$650,000 and ≤ \$700,000	0.90%	0.22%
> \$700,000 and ≤ \$750,000	0.00%	0.48%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution	\$ % at Issue	<u>Jan - 15</u>
> 0% and ≤ 25%	3.98%	5.79%
> 25% and ≤ 30%	2.01%	2.84%
> 30% and ≤ 35%	2.61%	4.62%
> 35% and ≤ 40%	4.12%	4.17%
> 40% and ≤ 45%	3.51%	4.31%
> 45% and ≤ 50%	5.05%	6.30%
• 50% and ≤ 55%	5.46%	4.77%
• 55% and ≤ 60%	6.80%	6.11%
60% and ≤ 65%	7.58%	9.08%
65% and ≤ 70%	10.76%	9.38%
70% and ≤ 75%	11.67%	12.96%
75% and ≤ 80%	28.27%	21.33%
80% and ≤ 85%	2.05%	2.28%
85% and ≤ 90%	5.17%	5.65%
90% and ≤ 95%	0.95%	0.42%
95% and ≤ 100%	0.00%	0.00%
.00%	0.00%	0.00%
tal	100.00%	100.00%
lortgage Insurance	<u>\$ % at Issue</u>	<u>Jan - 15</u>
enworth	27.40%	27.50%
E	72.60%	72.50%
tal	100.00%	100.00%
soning Analysis	\$ % at Issue	lan 15
asoning Analysis	<u>\$ % at Issue</u>	Jan - 15
mths and $\leq 9$ mths	1.29%	0.00%
mths and $\leq 12$ mths	8.97%	0.00%
$2 \text{ mths and } \leq 15 \text{ mths}$	15.19%	0.00%
5 mths and ≤ 18 mths	8.18%	0.00%
8 mths and ≤ 21 mths	6.89%	0.00%
1 mths and ≤ 24 mths	22.57%	0.00%
4 mths and ≤ 36 mths	8.20%	0.00%
6 mths and ≤ 48 mths	7.89%	10.92%
8 mths and $\leq$ 60 mths	4.98%	35.91%
i0 mths and ≤ 72 mths	3.49%	21.70%
2 mths and ≤ 84 mths	2.61%	8.35%
4 mths and ≤ 96 mths	3.98%	7.01%
6 mths and ≤ 108 mths	1.32%	3.71%
08 mths and ≤ 120 mths	4.45%	3.27%
20 mths	0.00%	9.14%
+al	100.00%	100.000/
otal	100.00%	100.00%
di	100.00%	100.00%
graphic Distribution	<u>\$ % at Issue</u>	<u>Jan - 15</u>
zraphic Distribution - Metro	<mark>\$ % at issue</mark> 1.97%	<u>Jan - 15</u> 1.97%
zraphic Distribution Metro	<u>\$ % at Issue</u>	<u>Jan - 15</u>
graphic Distribution - Metro I ACT	<u>\$ % at Issue</u> 1.97% 1.97%	<mark>Jan - 15</mark> 1.97% 1.97%
<mark>rraphic Distribution</mark> - Metro I ACT / - Inner city	<u>\$ % at Issue</u> 1.97% 1.97% 0.07%	<u>Jan - 15</u> 1.97% 1.97% 0.00%
rraphic Distribution Metro ACT - Inner city - Metro	<u>\$ % at Issue</u> 1.97% 1.97% 0.07% 29.48%	<mark>Jan - 15</mark> 1.97% 1.97% 0.00% 27.82%
Metro ACT - Inner city - Metro - Non metro	<u>\$ % at issue</u> 1.97% 1.97% 0.07% 29.48% 10.42%	<mark>Jan - 15</mark> 1.97% 1.97% 0.00% 27.82% 10.15%
raphic Distribution Metro ACT - Inner city - Metro - Non metro	<u>\$ % at Issue</u> 1.97% 1.97% 0.07% 29.48%	<mark>Jan - 15</mark> 1.97% 1.97% 0.00% 27.82%
Metro ACT - Inner city - Metro - Non metro NSW	<u>\$ % at issue</u> 1.97% 1.97% 0.07% 29.48% 10.42% 39.98%	<u>Jan - 15</u> 1.97% 1.97% 0.00% 27.82% 10.15% 37.96%
Metro ACT Inner city Metro Non metro NSW Metro	<u>\$ % at issue</u> 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55%	<u>Jan - 15</u> 1.97% 1.97% 0.00% 27.82% 10.15% 37.96% 0.41%
Metro ACT - Inner city - Metro - Non metro NSW Metro Non metro	<u>\$ % at issue</u> 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16%	<u>Jan - 15</u> 1.97% 1.97% 27.82% 10.15% 37.96% 0.41% 0.13%
Metro ACT Inner city Metro Nom metro NSW fetro on metro	<u>\$ % at issue</u> 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55%	<u>Jan - 15</u> 1.97% 1.97% 0.00% 27.82% 10.15% 37.96% 0.41%
rraphic Distribution Metro ACT - Inner city - Metro - Non metro INSW Metro Non metro INT	<u>\$ % at issue</u> 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72%	<u>Jan - 15</u> 1.97% 1.97% 27.82% 10.15% 37.96% 0.41% 0.13% 0.54%
traphic Distribution - Metro I ACT - Inner city - Metro I NSW Metro Non metro I NT - Inner city	<b>\$ % at issue</b> 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00%	<u>Jan - 15</u> 1.97% 1.97% 0.00% 27.82% 10.15% 37.96% 0.41% 0.13% 0.54%
rraphic Distribution - Metro I ACT / - Inner city / - Metro / - Non metro I NSW Metro Non metro I NT - Inner city - Metro	\$% at issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49%	<u>Jan - 15</u> 1.97% 1.97% 0.00% 27.82% 10.15% 37.96% 0.41% 0.13% 0.54% 0.00% 9.77%
rraphic Distribution - Metro I ACT / - Inner city / - Metro - Non metro I NSW Metro Non metro I NT - Inner city - Metro - Non metro - Non metro	<u>\$ % at issue</u> 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14%	<u>Jan - 15</u> 1.97% 1.97% 0.00% 27.82% 10.15% 37.96% 0.41% 0.13% 0.54% 9.77% 8.53%
graphic Distribution - Metro al ACT V - Inner city V - Metro V - Non metro al NSW - Metro - Non metro al NT 0 - Inner city - Metro - Metro - Non metro	\$% at issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49%	<u>Jan - 15</u> 1.97% 1.97% 0.00% 27.82% 10.15% 37.96% 0.41% 0.13% 0.54% 0.00% 9.77%
Deraphic Distribution F - Metro al ACT N - Inner city N - Netro N - Non metro al NSW - Metro - Non metro al NT D - Inner city D - Inner city D - Metro - Non metro al QLD	<u>\$ % at issue</u> 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.16% 0.72% 0.00% 8.49% 7.14% 15.63%	Jan - 15           1.97%           1.97%           0.00%           27.82%           10.15%           37.96%           0.41%           0.13%           0.54%           0.00%           9.77%           8.53%           18.30%
ographic Distribution T - Metro tal ACT W - Inner city W - Metro W - Non metro tal NSW - Metro - Non metro tal NT D - Inner city D - Metro D - Non metro tal QLD - Inner city	\$ % at issue           1.97%           1.97%           0.07%           29.48%           10.42%           39.98%           0.55%           0.16%           0.72%           0.00%           8.49%           7.14%           15.63%           0.00%	<u>Jan - 15</u> 1.97% 1.97% 0.00% 27.82% 10.15% 37.96% 0.41% 0.13% 0.54% 0.00% 9.77% 8.53% 18.30%
Peraphic Distribution - Metro al ACT N - Inner city N - Metro N - Non metro al NSW - Metro D - Inner city D - Inner city D - Non metro al QLD - Inner city - Metro	<pre>\$% at issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14% 15.63% 0.00% 7.14%</pre>	<u>Jan - 15</u> 1.97% 1.97% 0.00% 27.82% 10.15% 37.96% 0.41% 0.13% 0.54% 0.00% 9.77% 8.53% 18.30% 0.02% 7.99%
graphic Distribution - Metro al ACT V - Inner city V - Nor metro al NSW Metro Non metro al NT I - Inner city - Metro - Non metro al QLD Inner city Metro Non metro Non metro	<pre>\$% at issue 1.97% 1.97% 0.07% 29.48% 10.42% 33.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14% 15.63% 0.00% 7.18% 0.89%</pre>	Jan - 15           1.97%           1.97%           0.00%           27.82%           10.15%           37.96%           0.41%           0.13%           0.54%           0.00%           9.77%           8.53%           18.30%           0.02%           7.99%           0.93%
Deraphic Distribution F - Metro al ACT N - Inner city N - Netro N - Non metro al NSW - Metro - Non metro al NT D - Inner city D - Metro - Non metro al QLD - Inner city - Metro - Non metro - Non metro - Non metro	<pre>\$% at issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14% 15.63% 0.00% 7.14%</pre>	<u>Jan - 15</u> 1.97% 1.97% 0.00% 27.82% 10.15% 37.96% 0.41% 0.13% 0.54% 0.00% 9.77% 8.53% 18.30% 0.02% 7.99%
Deraphic Distribution F - Metro al ACT N - Inner city N - Netro N - Non metro al NSW - Metro - Non metro al NT D - Inner city - Metro D - Non metro al QLD - Inner city - Metro - Non metro al QLD - Inner city - Metro - Non metro al SA	\$% at issue           1.97%           1.97%           0.07%           29.48%           10.42%           39.98%           0.55%           0.16%           0.72%           0.00%           8.49%           7.14%           15.63%           0.00%           7.18%           0.89%           8.07%	Jan - 15           1.97%           1.07%           0.00%           27.82%           10.15%           37.96%           0.41%           0.13%           0.54%           0.00%           9.77%           8.53%           0.02%           7.99%           0.33%           8.93%
pgraphic Distribution F - Metro al ACT W - Inner city W - Netro W - Non metro al NSW - Metro - Non metro al NT D - Inner city D - Metro D - Non metro al QLD - Inner city - Metro - Non metro al SA S - Inner city	<pre>\$% at issue 1.97% 1.97% 0.07% 29.48% 10.42% 33.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14% 15.63% 0.00% 7.18% 0.89% 8.07% 0.03%</pre>	Jan - 15 1.97% 1.97% 0.00% 27.82% 10.15% 0.41% 0.13% 0.54% 0.00% 9.77% 8.53% 18.30% 0.02% 7.99% 0.93% 8.93%
eraphic Distribution - Metro al ACT V - Inner city V - Nor metro al NSW - Metro - Non metro al NT D - Inner city - Metro D - Inner city - Metro - Non metro al QLD - Inner city - Metro - Inner city - Inner city - Inner city - Inner city - Inner city - Metro - Inner city - Metro - Inner city - Metro	\$% at issue           1.97%           1.97%           0.07%           29.48%           10.42%           39.98%           0.55%           0.16%           0.72%           0.00%           8.49%           7.14%           15.63%           0.00%           8.99%           0.89%           8.07%           0.03%           0.56%	Jan - 15           1.97%           1.97%           0.00%           27.82%           10.15%           37.96%           0.41%           0.13%           0.54%           0.00%           9.77%           8.53%           18.30%           0.02%           7.99%           0.93%           8.93%           0.06%
Deraphic Distribution F - Metro al ACT W - Inner city N - Metro N - Non metro al NSW - Metro - Non metro al NT D - Inner city D - Inner city D - Non metro al QLD - Inner city - Metro - Non metro al SA S - Inner city - Metro - Non metro al SA S - Inner city - Metro - Non metro - Sometro - Sometro - Sometro - Sometro - Sometro - Sometro - Sometro - Sometro	\$% at issue           1.97%           1.97%           0.07%           29.48%           10.42%           39.98%           0.55%           0.16%           0.72%           0.00%           8.49%           7.14%           15.63%           0.00%           7.18%           0.89%           8.07%           0.03%           0.56%           0.46%	Jan - 15           1.97%           1.97%           0.00%           27.82%           10.15%           37.96%           0.41%           0.54%           0.00%           9.77%           8.53%           18.30%           0.02%           7.99%           0.93%           8.93%           0.06%           0.55%           0.57%
Inter city - Metro al ACT V - Inner city N - Metro N - Non metro al NSW - Metro - Non metro al NT D - Inner city D - Inner city - Metro D - Non metro al QLD - Inner city Metro - Non metro al SA - Inner city - Metro - Inner city - In	\$% at issue           1.97%           1.97%           0.07%           29.48%           10.42%           39.98%           0.55%           0.16%           0.72%           0.00%           8.49%           7.14%           15.63%           0.00%           8.99%           0.89%           8.07%           0.03%           0.56%	Jan - 15           1.97%           1.97%           0.00%           27.82%           10.15%           37.96%           0.41%           0.13%           0.54%           0.00%           9.77%           8.53%           18.30%           0.93%           8.93%           0.06%           0.59%
ographic Distribution T - Metro ial ACT W - Inner city W - Netro W - Non metro ial NSW - Metro - Non metro ial NT D - Inner city D - Inner city D - Inner city D - Non metro ial QLD - Inner city - Metro - Non metro ial SA S - Inner city S - Metro S - Non metro ial SA	\$% at issue           1.97%           1.97%           0.07%           29.48%           10.42%           39.98%           0.55%           0.16%           0.72%           0.00%           8.49%           7.14%           15.63%           0.00%           7.18%           0.89%           8.07%           0.03%           0.56%           0.46%           1.05%	Jan - 15           1.97%           1.97%           0.00%           27.82%           10.15%           37.96%           0.41%           0.13%           0.54%           0.00%           9.77%           8.53%           18.30%           0.02%           7.99%           0.93%           8.93%           0.06%           0.57%           1.22%
Deraphic Distribution - Metro al ACT N - Inner city N - Metro N - Non metro al NSW - Metro - Non metro al NT D - Inner city - Metro D - Non metro al QLD - Inner city - Metro - Non metro al QLD - Inner city - Metro - Non metro al SA - Inner city - Inner city	\$% at issue           1.97%           1.97%           0.07%           29.48%           10.42%           39.98%           0.55%           0.16%           0.72%           0.00%           8.49%           7.14%           15.63%           0.00%           7.18%           0.89%           8.07%           0.03%           0.56%           0.46%           1.05%           0.37%	Jan - 15           1.97%           1.97%           0.00%           27.82%           10.15%           37.96%           0.41%           0.13%           0.54%           0.00%           9.77%           8.53%           0.02%           7.99%           0.93%           8.93%           0.56%           0.57%           1.22%           0.51%
peraphic Distribution F - Metro al ACT N - Inner city N - Netro N - Non metro al NSW - Metro - Non metro al NT D - Inner city - Metro - Non metro al QLD - Inner city - Metro - Non metro al SA - Inner city - Metro - Non metro al TAS - Inner city - Inner city - Metro - Inner city - Metro - Inner city - Metro - Inner city - Metro - Inner city - Inne	\$% at issue           1.97%           1.97%           0.07%           29.48%           10.42%           39.98%           0.55%           0.16%           0.72%           0.00%           8.49%           7.14%           15.63%           0.00%           8.49%           7.14%           15.63%           0.00%           8.99%           8.07%           0.03%           0.56%           0.46%           1.05%           0.37%           19.45%	Jan - 15           1.97%           1.97%           0.00%           27.82%           10.15%           37.96%           0.41%           0.13%           0.54%           0.00%           9.77%           8.53%           0.02%           7.99%           0.93%           8.93%           0.06%           0.55%           0.51%           18.46%
eraphic Distribution - Metro al ACT V - Inner city V - Metro V - Nor metro al NSW - Metro - Non metro al NT D - Inner city D - Metro - Non metro al QLD - Inner city Metro Non metro al SA - Inner city - Metro - Non metro al SA - Inner city - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro - Non metro - Non metro - Non metro - Non metro	\$% at issue           1.97%           1.97%           0.07%           29.48%           10.42%           39.98%           0.55%           0.16%           0.72%           0.00%           8.49%           7.14%           15.63%           0.00%           7.18%           0.89%           8.07%           0.03%           0.56%           0.46%           1.05%           0.37%           19.45%           2.11%	Jan - 15           1.97%           1.97%           0.00%           27.82%           10.15%           37.96%           0.41%           0.13%           0.33%           0.54%           0.00%           9.77%           8.53%           18.30%           0.02%           7.99%           0.93%           8.93%           0.06%           0.57%           1.22%           0.51%           1.846%           1.58%
Decraphic Distribution F - Metro al ACT N - Inner city N - Netro N - Non metro al NSW - Metro - Non metro al NT D - Inner city D - Metro - Non metro al QLD - Inner city - Metro - Non metro al SA G - Inner city - Metro - Non metro al SA G - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro	\$% at issue           1.97%           1.97%           0.07%           29.48%           10.42%           39.98%           0.55%           0.16%           0.72%           0.00%           8.49%           7.14%           15.63%           0.00%           8.49%           7.14%           15.63%           0.00%           8.99%           8.07%           0.03%           0.56%           0.46%           1.05%           0.37%           19.45%	Jan - 15           1.97%           1.97%           0.00%           27.82%           10.15%           37.96%           0.41%           0.13%           0.54%           0.00%           9.77%           8.53%           18.30%           0.02%           7.99%           0.93%           8.93%           0.06%           0.55%           1.22%           0.51%
scraphic Distribution - Metro al ACT N - Inner city N - Metro N - Non metro al NSW - Metro - Non metro al NT D - Inner city - Metro - Non metro al QLD - Inner city - Metro - Non metro al SA - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS	\$% at issue           1.97%           1.97%           0.07%           29.48%           10.42%           39.98%           0.55%           0.16%           0.72%           0.00%           8.49%           7.14%           15.63%           0.00%           8.49%           7.14%           15.63%           0.00%           8.99%           8.07%           0.03%           0.56%           0.46%           1.05%           0.37%           19.45%           2.11%           21.93%	Jan - 15           1.97%           1.97%           0.00%           27.82%           10.15%           37.96%           0.41%           0.13%           0.54%           0.00%           9.77%           8.53%           0.02%           7.99%           0.93%           8.93%           0.06%           0.55%           1.846%           1.58%           20.55%
Decraphic Distribution F - Metro al ACT N - Inner city N - Netro N - Non metro al NSW - Metro - Non metro al NT D - Inner city D - Inner city - Inner city - Inner city - Metro - Non metro al SA G - Inner city - Inner city - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al VIC - Inner city	\$% at issue           1.97%           1.97%           0.07%           29.48%           10.42%           39.98%           0.55%           0.16%           0.72%           0.00%           8.49%           7.14%           15.63%           0.00%           7.18%           0.89%           8.07%           0.03%           0.56%           0.46%           1.05%           0.37%           19.45%           2.11%           21.93%           0.15%	Jan - 15           1.97%           1.97%           0.00%           27.82%           10.15%           37.96%           0.41%           0.13%           0.13%           0.54%           0.00%           9.77%           8.53%           18.30%           0.02%           7.99%           0.93%           8.93%           0.06%           0.57%           1.22%           0.51%           18.46%           1.58%           20.55%           0.30%
peraphic Distribution F - Metro al ACT N - Inner city N - Metro N - Mor metro al NSW - Metro - Non metro al NT D - Inner city - Metro D - Inner city - Metro - Non metro al QLD - Inner city - Metro - Non metro al SA - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al VIC - Inner city - Metro	\$% at issue           1.97%           1.97%           0.07%           29.48%           10.42%           39.98%           0.55%           0.16%           0.72%           0.00%           8.49%           7.14%           15.63%           0.00%           8.49%           7.14%           15.63%           0.00%           8.49%           7.14%           15.63%           0.00%           8.49%           7.14%           15.63%           0.00%           0.37%           0.37%           0.37%           19.45%           2.11%           21.93%           0.15%           0.15%	Jan - 15           1.97%           1.97%           0.00%           27.82%           10.15%           37.96%           0.41%           0.13%           0.54%           0.00%           9.77%           8.53%           18.30%           0.02%           7.99%           0.93%           8.93%           0.06%           0.59%           0.51%           1.846%           1.58%           20.55%           0.30%
peraphic Distribution T - Metro al ACT W - Inner city W - Metro W - Non metro al NSW - Metro - Non metro al NT D - Inner city - Metro D - Inner city - Metro - Non metro al QLD - Inner city - Metro - Non metro al SA S - Inner city - Metro - Non metro al SA S - Inner city - Metro - Non metro al TAS :- Inner city - Metro - Non metro al TAS :- Inner city - Metro - Non metro al VIC - Inner city - Metro	\$% at issue           1.97%           1.97%           0.07%           29.48%           10.42%           39.98%           0.55%           0.16%           0.72%           0.00%           8.49%           7.14%           15.63%           0.00%           7.18%           0.89%           8.07%           0.03%           0.56%           0.46%           1.05%           0.37%           19.45%           2.11%           21.93%           0.15%	Jan - 15           1.97%           1.97%           0.00%           27.82%           10.15%           37.96%           0.41%           0.13%           0.13%           0.54%           0.00%           9.77%           8.53%           18.30%           0.02%           7.99%           0.93%           8.93%           0.06%           0.57%           1.22%           0.51%           18.46%           1.58%           20.55%           0.30%
ographic Distribution T - Metro tal ACT W - Inner city W - Netro W - Non metro tal NSW - Metro D - Inner city D - Inner city D - Metro D - Non metro tal QLD - Inner city - Metro S - Non metro tal SA S - Inner city S - Metro S - Non metro tal TAS S - Inner city - Metro S - Non metro tal TAS S - Inner city - Metro S - Non metro tal TAS S - Inner city - Metro - Non metro tal TAS	\$% at issue           1.97%           1.97%           0.07%           29.48%           10.42%           39.98%           0.55%           0.16%           0.72%           0.00%           8.49%           7.14%           15.63%           0.00%           8.49%           7.14%           15.63%           0.00%           8.49%           7.14%           15.63%           0.00%           8.49%           7.14%           15.63%           0.00%           0.37%           0.37%           0.37%           19.45%           2.11%           21.93%           0.15%           0.15%	Jan - 15           1.97%           1.97%           0.00%           27.82%           10.15%           37.96%           0.41%           0.13%           0.54%           0.00%           9.77%           8.53%           18.30%           0.02%           7.99%           0.93%           8.93%           0.06%           0.59%           0.51%           1.846%           1.58%           20.55%           0.30%
peraphic Distribution F - Metro al ACT N - Inner city N - Metro N - Non metro al NSW - Metro - Non metro al NT D - Inner city - Metro D - Non metro al QLD - Inner city - Metro - Non metro al SA - Inner city - Metro - Non metro al SA - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al VIC - Inner city - Inner city - Inner city - Metro - Non metro - Inner city - Inner cit	\$% at issue           1.97%           1.97%           0.07%           29.48%           10.42%           39.98%           0.55%           0.16%           0.72%           0.00%           8.49%           7.14%           15.63%           0.00%           8.49%           7.14%           15.63%           0.00%           8.99%           8.07%           0.03%           0.56%           0.46%           1.05%           0.37%           19.45%           2.11%           21.93%           0.15%           0.01%           1.50%	Jan - 15           1.97%           1.97%           0.00%           27.82%           10.15%           0.041%           0.13%           0.54%           0.00%           9.77%           8.53%           0.02%           7.99%           0.33%           8.93%           0.05%           0.51%           18.46%           1.58%           20.55%           0.30%           8.20%           2.02%
scraphic Distribution - Metro al ACT N - Inner city N - Metro N - Non metro al NSW - Metro - Metro - Non metro al NT - Inner city - Metro - Non metro al QLD - Inner city - Metro - Non metro al SA - Inner city - Metro - Non metro al SA - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al WA	\$% at issue           1.97%           1.97%           0.07%           29.48%           10.42%           39.98%           0.55%           0.16%           0.72%           0.00%           8.49%           7.14%           15.63%           0.00%           8.49%           7.14%           15.63%           0.00%           8.99%           8.07%           0.03%           0.56%           0.46%           1.05%           0.37%           19.45%           2.11%           21.93%           0.15%           0.01%           1.50%	Jan - 15           1.97%           1.97%           0.00%           27.82%           10.15%           0.041%           0.13%           0.54%           0.00%           9.77%           8.53%           0.02%           7.99%           0.33%           8.93%           0.05%           0.51%           18.46%           1.58%           20.55%           0.30%           8.20%           2.02%
graphic Distribution - Metro al ACT V - Inner city - Metro - Non metro al NSW - Metro - Inner city - Metro - Inner city - Metro - Non metro al QLD Inner city Metro Non metro al SA - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al VIC	$\frac{$\% \text{ at issue}}{1.97\%}$ $1.97\%$ $0.07\%$ $29.48\%$ $10.42\%$ $39.98\%$ $0.55\%$ $0.16\%$ $0.72\%$ $0.00\%$ $8.49\%$ $7.14\%$ $15.63\%$ $0.00\%$ $7.18\%$ $0.89\%$ $8.07\%$ $0.03\%$ $0.65\%$ $0.46\%$ $1.05\%$ $0.37\%$ $19.45\%$ $2.11\%$ $21.93\%$ $0.15\%$ $9.01\%$ $1.50\%$ $10.66\%$	Jan - 15           1.97%           1.97%           0.00%           27.82%           10.15%           37.96%           0.41%           0.13%           0.54%           0.00%           9.77%           8.53%           18.30%           0.02%           7.99%           0.33%           8.93%           0.06%           0.55%           0.51%           1.846%           1.58%           20.55%           0.30%           8.20%           2.02%           10.51%
ographic Distribution T - Metro ial ACT W - Inner city W - Metro W - Non metro al NSW - Metro D - Inner city D - Inner city D - Metro D - Non metro al QLD - Inner city - Metro - Non metro al QLD - Inner city - Metro S - Non metro al TAS - Inner city - Metro S - Non metro al TAS - Inner city - Metro S - Non metro al TAS - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al WA - Inner City al Inner City al Inner City - Metro	\$% at issue           1.97%           1.97%           0.07%           29.48%           10.42%           39.98%           0.55%           0.16%           0.72%           0.00%           8.49%           7.14%           15.63%           0.00%           8.49%           7.14%           15.63%           0.00%           8.49%           7.18%           0.89%           8.07%           0.03%           0.56%           0.46%           1.05%           0.37%           19.45%           2.11%           21.93%           0.15%           0.01%           1.50%           0.63%	Jan - 15           1.97%           1.97%           0.00%           27.82%           10.15%           0.013%           0.13%           0.13%           0.54%           0.00%           9.77%           8.53%           0.02%           7.99%           0.33%           0.02%           0.55%           0.51%           18.46%           1.58%           20.55%           0.30%           8.20%           2.02%           0.51%
eographic Distribution CT - Metro otal ACT SW - Inner city SW - Moreo SW - Non metro otal NSW T - Metro T - Metro T - Non metro otal NT LD - Inner city LD - Inner city LD - Inner city A - Metro A - Inner city A - Metro A - Non metro otal SA AS - Inner city AS - Inner city AS - Inner city AS - Inner city IC - Metro IC - Non metro otal INE IC - Inner city IC - Metro IC - Non metro otal VIC IA - Inner city IA - Inner city IC - Inner city IC - Metro IC - Non metro otal VIC IA - Inner city IA - Inner city IC - Metro IC - Non metro otal VIC IA - Inner city IC - Inner city IC - Metro IC - Non metro otal VIC IC - Metro IC - Non metro otal INE IC - Inner city IC - Metro IC - Non metro otal INE IC - Metro IC - Non Metro	\$% at issue           1.97%           1.97%           0.07%           29.48%           10.42%           39.98%           0.55%           0.16%           0.72%           0.00%           8.49%           7.14%           15.63%           0.00%           7.18%           0.89%           8.07%           0.33%           0.56%           0.46%           1.055%           0.37%           19.45%           2.11%           21.93%           0.15%           0.15%           0.15%           0.15%           0.15%           0.15%           0.15%           0.15%           0.15%           0.15%           0.15%           0.15%           0.15%           0.15%           0.15%           0.15%           0.63%           0.63%           0.63%	Jan - 15           1.97%           1.97%           0.00%           27.82%           10.15%           0.041%           0.13%           0.13%           0.13%           0.54%           0.00%           9.77%           8.53%           18.30%           0.02%           7.99%           0.93%           8.93%           0.06%           0.59%           0.51%           18.46%           1.58%           20.55%           0.30%           8.20%           0.51%           0.22%           0.51%           0.23%           2.02%           0.51%

ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	61-90	001	Total
Jan-14	0.26%	0.14%	<u>90+</u> 0.05%	<u>Total</u> 0.45%
Feb-14				
	0.14%	0.21%	0.05%	0.40%
Mar-14	0.26%	0.00%	0.27%	0.53%
Apr-14	0.26%	0.15%	0.28%	0.69%
May-14	0.20%	0.21%	0.00%	0.40%
Jun-14	0.13%	0.23%	0.15%	0.52%
Jul-14	0.48%	0.28%	0.16%	0.92%
Aug-14	0.22%	0.33%	0.45%	1.00%
Sep-14	0.20%	0.23%	0.67%	1.10%
Oct-14	0.29%	0.49%	0.63%	1.42%
Nov-14	0.30%	0.16%	0.83%	1.29%
Dec-14	0.06%	0.00%	0.86%	0.93%
Jan-15	0.13%	0.16%	0.83%	1.13%
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
Jan-14	5	963,510		
Feb-14	2	368,312		
Mar-14	8	1,577,420		
Apr-14	8	1,436,025		
	6			
May-14		1,361,496		
Jun-14	12	2,285,255		
Jul-14	12	2,250,341		
Aug-14	15	2,695,597		
Sep-14	14	2,452,693		
Oct-14	13	2,319,789		
Nov-14	13	2,526,504		
Dec-14	9	1,888,042		
Jan-15	13	2,351,855		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
	NIL	NIL		
MORTGAGE INSURANCE	No. of claims	Gross claim (A\$)	Gross payment (A\$)	LMI net loss
			-	-
Total				
Total				
BREACH OF REPS & WARRANTY	No. of loans	Amount (A\$)		
2014	1	96,657.54		
Total	1	96,657.54		
EXCESS SPREAD	Excess Spread (A\$)	Excess Spread % p.a	Opening Bond Balance	
Jan-14	327,379.44	0.92%	\$ 425,839,142	
Feb-14	365,727.90	1.05%	\$ 416,630,282	
Mar-14	77,590.69	0.23%	\$ 406,771,537	
Apr-14	213,461.49	0.65%	\$ 393,009,827	
May-14	183,413.36	0.58%		
Jun-14	300,401.41	0.97%		
Jul-14	142,492.47	0.47%		
Aug-14	124,762.49	0.43%		
Sep-14	240,860.34	0.45%		
Oct-14	234,226.58	0.84%		
Nov-14	84,855.88	0.31%		
Dec-14	219,056.53	0.81%	\$ 322,618,515	
			\$ 322,618,515	
Dec-14 Jan-15	219,056.53 195,937.87	0.81%	\$ 322,618,515	
Dec-14	219,056.53	0.81%	\$ 322,618,515	
Dec-14 Jan-15 Total	219,056.53 195,937.87	0.81%	\$ 322,618,515	
Dec-14 Jan-15	219,056.53 195,937.87	0.81%	\$ 322,618,515	
Dec-14 Jan-15 Total	219,056.53 195,937.87 5,754,361.35	0.81%	\$ 322,618,515	
Dec-14 Jan-15 Total ANNUALISED CPR	219,056.53 195,937.87 5,754,361.35 <u>CPR % p.a</u>	0.81%	\$ 322,618,515	
Dec-14 Jan-15 Total ANNUALISED CPR Jan-14	219,056.53 195,937.87 5,754,361.35 <u>CPR % p.a</u> 21.34%	0.81%	\$ 322,618,515	
Dec-14 Jan-15 Total ANNUALISED CPR Jan-14 Feb-14	219,056.53 195,937.87 5,754,361.35 <u>CPR % p.a</u> 21.34% 23.34%	0.81%	\$ 322,618,515	
Dec-14 Jan-15 Total ANNUALISED CPR Jan-14 Feb-14 Mar-14 Apr-14	219,056.53 195,937.87 5,754,361.35 <u>CPR % p.a</u> 21.34% 23.34% 32.41%	0.81%	\$ 322,618,515	
Dec-14 Jan-15 Total ANNUALISED CPR Jan-14 Feb-14 Mar-14	219,056.53 195,937.87 5,754,361.35 <u>CPR % p.a</u> 21.34% 23.34% 32.41% 26.52% 26.45%	0.81%	\$ 322,618,515	
Dec-14 Jan-15 Total ANNUALISED CPR Jan-14 Feb-14 Mar-14 Apr-14 May-14	219,056.53 195,937.87 5,754,361.35 <u>CPR % p.a</u> 21.34% 23.34% 32.41% 26.52%	0.81%	\$ 322,618,515	
Dec-14 Jan-15 Total ANNUALISED CPR Jan-14 Feb-14 Mar-14 Apr-14 May-14 Jun-14 Jun-14	219,056.53 195,937.87 5,754,361.35 21.34% 22.34% 32.41% 26.52% 26.45% 18.08% 36.35%	0.81%	\$ 322,618,515	
Dec-14 Jan-15 Total ANNUALISED CPR Jan-14 Feb-14 Mar-14 Apr-14 Apr-14 May-14 Jun-14 Jul-14 Aug-14	219,056.53 195,937.87 5,754,361.35 21.34% 23.34% 32.41% 26.52% 26.45% 18.08% 36.35% 27.42%	0.81%	\$ 322,618,515	
Dec-14 Jan-15 Total ANNUALISED CPR Jan-14 Feb-14 Mar-14 Apr-14 May-14 Jul-14 Jul-14 Aug-14 Sep-14	219,056.53 195,937.87 5,754,361.35 21.34% 23.34% 32.41% 26.52% 26.45% 18.08% 36.35% 27.42% 18.08%	0.81%	\$ 322,618,515	
Dec-14 Jan-15 Total ANNUALISED CPR Jan-14 Feb-14 Mar-14 Apr-14 May-14 Jun-14 Jun-14 Jun-14 Jun-14 Sep-14 Sep-14 Oct-14	219,056.53 195,937.87 5,754,361.35 21.34% 23.34% 32.41% 26.52% 26.45% 18.08% 36.35% 27.42% 18.08% 17.90%	0.81%	\$ 322,618,515	
Dec-14 Jan-15 Total ANNUALISED CPR Jan-14 Feb-14 Mar-14 Apr-14 May-14 Jun-14 Jun-14 Jul-14 Aug-14 Sep-14 Oct-14 Oct-14 Nov-14	219,056.53 195,937.87 5,754,361.35 21.34% 23.34% 22.31% 26.52% 26.45% 18.08% 36.35% 27.42% 18.08% 17.90% 18.94%	0.81%	\$ 322,618,515	
Dec-14 Jan-15 Total ANNUALISED CPR Jan-14 Feb-14 Mar-14 Apr-14 Apr-14 Jun-14 Jul-14 Aug-14 Sep-14 Oct-14 Nov-14 Dec-14	219,056.53 195,937.87 5,754,361.35 21.34% 23.34% 32.41% 26.52% 26.45% 18.08% 36.35% 27.42% 18.08% 17.90% 18.94% 34.87%	0.81%	\$ 322,618,515	
Dec-14 Jan-15 Total ANNUALISED CPR Jan-14 Feb-14 Mar-14 Apr-14 Apr-14 May-14 Jun-14 Jun-14 Jul-14 Aug-14 Sep-14 Oct-14 Nov-14	219,056.53 195,937.87 5,754,361.35 21.34% 23.34% 22.31% 26.52% 26.45% 18.08% 36.35% 27.42% 18.08% 17.90% 18.94%	0.81%	\$ 322,618,515	
Dec-14 Jan-15 Total ANNUALISED CPR Jan-14 Feb-14 Mar-14 Apr-14 May-14 Jun-14 Jun-14 Jul-14 Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15	219,056.53 195,937.87 5,754,361.35 21.34% 23.34% 32.41% 26.52% 26.45% 18.08% 36.35% 27.42% 18.08% 17.90% 18.94% 34.87% 16.56%	0.81% 0.76%	\$ 322,618,515	
Dec-14 Jan-15 Total ANNUALISED CPR Jan-14 Feb-14 Mar-14 Apr-14 Apr-14 May-14 Jun-14 Aug-14 Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 RESERVES	219,056.53 195,937.87 5,754,361.35 21.34% 23.34% 32.41% 26.52% 26.45% 18.08% 36.35% 27.42% 18.08% 17.90% 18.94% 34.87% 16.56% Available	0.81%	\$ 322,618,515	
Dec-14 Jan-15 Total ANNUALISED CPR Jan-14 Feb-14 Feb-14 May-14 Jun-14 Jun-14 Jun-14 Jun-14 Jun-14 Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 RESERVES Principal Draw	219,056.53 195,937.87 5,754,361.35 21.34% 32.41% 32.41% 32.41% 32.41% 32.52% 26.45% 18.08% 36.35% 27.42% 18.08% 17.90% 18.94% 34.87% 16.56% <b>Available</b> n/a	0.81% 0.76%	\$ 322,618,515	
Dec-14 Jan-15 Total ANNUALISED CPR Jan-14 Feb-14 Mar-14 Apr-14 May-14 Jun-14 Jun-14 Jun-14 Jul-14 Aug-13 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 RESERVES Principal Draw Liquidity Reserve Account	219,056.53 195,937.87 5,754,361.35 21.34% 23.34% 32.41% 26.52% 26.45% 18.08% 36.35% 27.42% 18.08% 17.90% 18.94% 34.87% 16.56% <b>Available</b> n/a 3,107,508.30	0.81% 0.76%	\$ 322,618,515	
Dec-14 Jan-15 Total ANNUALISED CPR Jan-14 Feb-14 Feb-14 May-14 Jun-14 Jun-14 Jun-14 Jun-14 Jun-14 Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 RESERVES Principal Draw	219,056.53 195,937.87 5,754,361.35 21.34% 32.41% 32.41% 32.41% 32.41% 32.52% 26.45% 18.08% 36.35% 27.42% 18.08% 17.90% 18.94% 34.87% 16.56% <b>Available</b> n/a	0.81% 0.76%	\$ 322,618,515	
Dec-14 Jan-15 Total ANNUALISED CPR Jan-14 Feb-14 Mar-14 Apr-14 Jun-14 Jun-14 Jul-14 Aug-14 Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 RESERVES Principal Draw Liquidity Reserve Account Overcollateralisation	219,056.53 195,937.87 5,754,361.35 21.34% 23.34% 32.41% 26.52% 26.45% 18.08% 36.35% 27.42% 18.08% 17.90% 18.94% 34.87% 16.56% <b>Available</b> n/a 3,107,508.30	0.81% 0.76%	\$ 322,618,515	
Dec-14 Jan-15 Total ANNUALISED CPR Jan-14 Feb-14 Mar-14 Apr-14 May-14 Jun-14 Jun-14 Jun-14 Jul-14 Aug-13 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 RESERVES Principal Draw Liquidity Reserve Account Overcollateralisation SUPPORTING RATINGS	219,056.53 195,937.87 5,754,361.35 21.34% 23.34% 32.41% 26.52% 26.45% 18.08% 36.35% 27.42% 18.08% 36.35% 27.42% 18.08% 17.90% 17.90% 18.94% 34.87% 16.56% <b>Available</b> n/a 3,107,508.30 1,630,000.00	0.81% 0.76% <u>Drawn</u> -	\$ 322,618,515 \$ 310,750,830	
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