Article 122a of CRD2 retention of interest report for Progress 2012-1 Trust

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

Note

CRD2 Pool Tuesday, 29th May 2012 Friday, 11th December 2043

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.

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$\begin{array}{c c c c c c c } > 21 \mbox{ mths} & 3.57\% & 0.00\% \\ > 24 \mbox{ mths} & 21.13\% & 0.00\% \\ > 36 \mbox{ mths} & 6.03\% & 0.00\% \\ > 36 \mbox{ mths} & 6.71\% & 0.00\% \\ > 48 \mbox{ mths} & 6.71\% & 0.00\% \\ > 60 \mbox{ mths} & 2.52\% & 0.00\% \\ > 60 \mbox{ mths} & 3.44\% & 57.02\% \\ > 84 \mbox{ mths} & 0.43\% & 24.21\% \\ > 96 \mbox{ mths} & 4.29\% & 2.66\% \\ > 100 \mbox{ mths} & 2.55\% & 13.52\% \end{array}$	 6 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% > 60% and ≤ 65% > 60% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 80% and ≤ 90% > 90% and ≤ 95% Total Mortage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths	0.00% 3.35% 3.09% 3.33% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60% 27.46% 1.77% 4.47% 0.00% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5%	-1.04% 5.99% 0.84% 1.74% 3.13% 14.45% 6.75% 5.01% 10.63% 4.76% 16.69% 7.91% 16.83% 0.00% 100.00% 100.00% 100.00% 1.4.55% 16.99% 31.54%
> 24 mths and \leq 36 mths21.13%0.00%> 36 mths and \leq 48 mths6.03%0.00%> 48 mths and \leq 60 mths6.71%0.00%> 60 mths and \leq 72 mths2.52%0.00%> 72 mths and \leq 72 mths3.44%57.02%> 84 mths and \leq 96 mths0.43%24.21%> 96 mths and \leq 108 mths4.29%2.66%> 108 mths and \leq 120 mths0.00%2.59%> 120 mths2.55%13.52%	 ≤ 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% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 15 mths	0.00% 3.35% 3.09% 3.93% 1.90% 5.51% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60% 27.46% 1.77% 4.47% 0.00% 0.00% 5 % at issue 25.41% 8.95% 34.36% 5 % at issue 0.50% 3.04% 3.27% 28.42%	-1.04% 5.99% 0.84% 1.74% 3.13% 14.45% 6.75% 5.01% 4.76% 16.63% 0.00% 16.83% 0.00% 100.00% 100.00% 100.00% 10.00% 11.54%
> 36 mths and ≤ 48 mths 6.03% 0.00% > 48 mths and ≤ 60 mths 6.71% 0.00% > 60 mths and ≤ 72 mths 2.52% 0.00% > 60 mths and ≤ 72 mths 3.44% 57.02% > 72 mths and ≤ 84 mths 3.44% 57.02% > 84 mths and ≤ 96 mths 0.43% 24.21% > 96 mths and ≤ 108 mths 4.29% 2.66% > 108 mths and ≤ 120 mths 0.00% 2.55% > 120 mths 2.55% 13.52%	 ≤ 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% > 60% and ≤ 65% > 60% and ≤ 65% > 80% and ≤ 70% > 70% and ≤ 70% > 70% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Second State Sta	0.00% 3.35% 3.09% 3.33% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60% 27.46% 1.77% 4.47% 0.00% 100.00% 5 % at issue 0.50% 34.36% 5 % 34.36%	-1.04% 5.99% 0.84% 1.74% 3.13% 14.45% 6.75% 5.01% 10.63% 4.76% 16.63% 7.91% 16.83% 0.00% 6.31% 0.00% 100.00% 100.00% 31.54%
>48 mths and ≤ 60 mths 6.71% 0.00% >60 mths and ≤ 72 mths 2.52% 0.00% >72 mths and ≤ 84 mths 3.44% 57.02% >84 mths and ≤ 96 mths 0.43% 24.21% > 66 mths and ≤ 108 mths 4.29% 2.66% > 108 mths and ≤ 120 mths 0.00% 2.59% > 120 mths 2.55% 13.52%	 6 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% > 60% and ≤ 65% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 80% and ≤ 90% > 90% and ≤ 95% Total Mortage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 9 mths > 9 mths and ≤ 15 mths > 12 mths and ≤ 15 mths > 18 mths and ≤ 11 mths > 21 mths and ≤ 24 mths	0.00% 3.35% 3.09% 3.33% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60% 27.46% 1.77% 4.47% 0.00% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5%	-1.04% 5.99% 0.84% 1.74% 6.75% 5.01% 10.63% 4.76% 16.69% 7.91% 16.63% 0.00% 0.00% 100.00% 100.00% 100.00% 15.5% 16.99% 11.55% 16.99% 11.54%
> 60 mths and ≤ 72 mths 2.52% 0.00% > 72 mths and ≤ 84 mths 3.44% 57.02% > 84 mths and ≤ 96 mths 0.43% 24.21% > 96 mths and ≤ 108 mths 4.29% 2.66% > 108 mths and ≤ 120 mths 0.00% 2.55% > 120 mths 2.55% 13.52%	 ≤ 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% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% Total Mortage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 13 mths and ≤ 11 mths > 14 mths and ≤ 21 mths > 21 mths and ≤ 21 mths	0.00% 3.35% 3.09% 3.39% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60% 27.46% 1.77% 4.47% 0.00% 100.00% 5.65% 34.36% 5.55% 34.36% 5.55% 34.36% 5.55% 34.36% 5.55% 34.36% 5.55% 34.36% 5.55% 34.36% 5.55% 34.36% 5.55% 34.36% 5.55% 34.36% 5.55% 34.36% 5.55% 34.36% 5.55% 34.36% 5.55% 34.36% 5.55% 34.36% 5.55% 34.36% 5.55% 34.36% 5.55% 34.36% 5.55% 34.36% 3.27% 28.42% 14.09% 3.57% 21.13%	-1.04% 5.99% 0.84% 1.74% 3.13% 14.45% 6.75% 5.01% 4.76% 16.63% 0.00% 16.83% 0.00% 100.00% 100.00% 100.00% 100.00% 10.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> 72 mths and ≤ 84 mths 3.44% 57.02% > 84 mths and ≤ 96 mths 0.43% 24.21% > 96 mths and ≤ 108 mths 4.29% 2.66% > 108 mths and ≤ 120 mths 0.00% 2.55% > 120 mths 2.55% 13.52%	 6 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% > 60% and ≤ 65% > 70% and ≤ 70% > 70% and ≤ 70% > 70% and ≤ 70% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Second A 9 mths > 6 mths and ≤ 12 mths > 15 mths and ≤ 12 mths > 18 mths and ≤ 11 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 36 mths 	0.00% 3.35% 3.09% 3.33% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60% 27.46% 1.77% 4.47% 0.00% 100.00% 5 % at issue 0.50% 34.36% 5 % 28.41% 8.95% 34.36%	-1.04% 5.99% 0.84% 1.74% 6.75% 5.01% 10.63% 4.76% 16.69% 7.91% 16.83% 0.00% 6.31% 0.00% 100.00% 100.00% 100.00% 115% 14.55% 16.99% 31.54%
> 84 mths and ≤ 96 mths 0.43% 24.21% > 96 mths and ≤ 108 mths 4.29% 2.66% > 108 mths and ≤ 120 mths 0.00% 2.59% > 120 mths 2.55% 13.52%	 6 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% > 60% and ≤ 65% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 80% and ≤ 85% > 80% and ≤ 90% > 90% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Sessoning Analysis > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 12 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 48 mths > 48 mths and ≤ 48 mths > 48 mths and ≤ 40 mths 	0.00% 3.35% 3.09% 3.33% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60% 27.46% 1.77% 4.47% 0.00% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5%	-1.04% 5.99% 0.84% 1.74% 6.75% 5.01% 10.63% 4.76% 16.69% 7.91% 16.83% 0.00% 0.00% 100.00% 100.00% 100.00% 100.00% 1.455% 16.99% 31.54%
> 96 mths and ≤ 108 mths 4.29% 2.66% > 108 mths and ≤ 120 mths 0.00% 2.59% > 120 mths 2.55% 13.52%	 ≤ 0% > 0% and ≤ 25% > 25% and ≤ 20% > 25% and ≤ 30% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% Total Mortage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 11 mths > 13 mths and ≤ 11 mths > 21 mths and ≤ 21 mths > 23 mths and ≤ 21 mths > 24 mths and ≤ 21 mths > 24 mths and ≤ 48 mths > 24 mths and ≤ 48 mths > 36 mths and ≤ 60 mths > 60 mths and ≤ 70 mths 	0.00% 3.35% 3.09% 3.33% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60% 27.46% 1.77% 4.47% 0.00% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5%	-1.04% 5.99% 0.84% 1.74% 3.13% 14.45% 6.75% 5.01% 10.63% 4.76% 16.63% 0.00% 16.83% 0.00% 100.00% 100.00% 100.00% 10.00% 0.0%
> 108 mths and ≤ 120 mths 0.00% 2.59% > 120 mths 2.55% 13.52%	 6 0% > 0% and ≤ 25% > 25% and ≤ 30% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 60% and ≤ 65% > 60% and ≤ 70% > 77% and ≤ 70% > 77% and ≤ 70% > 77% and ≤ 85% > 80% and ≤ 85% > 80% and ≤ 90% > 90% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Second A 9 mths > 6 mths and ≤ 12 mths > 15 mths and ≤ 12 mths > 18 mths and ≤ 11 mths > 24 mths and ≤ 24 mths > 46 mths and ≤ 24 mths > 47 mths and ≤ 60 mths > 60 mths and ≤ 12 mths > 70 mths and ≤ 12 mths > 71 mths and ≤ 24 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 12 mths > 71 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 36 mths and ≤ 24 mths > 37 mths and ≤ 12 mths 	0.00% 3.35% 3.09% 3.33% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60% 27.46% 1.77% 4.47% 0.00% 300% 300% 34.36% 5 <u>% at Issue</u> 0.50% 3.436% 5 <u>% at Issue</u> 0.50% 3.436% 5 <u>% at Issue</u> 0.50% 3.436% 5 <u>% at Issue</u> 0.50% 3.04% 3.57% 28.42% 14.09% 3.57% 21.13% 6.03% 6.71% 2.52% 3.44%	-1.04% 5.99% 0.84% 1.74% 3.13% 14.45% 6.75% 5.01% 10.63% 4.76% 6.83% 0.00% 6.31% 0.00% 100.00% 100.00% 100.00% 10.00% 0.00%
>120 mths 2.55% 13.52%	 6 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% > 60% and ≤ 65% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 80% and ≤ 85% > 80% and ≤ 85% > 80% and ≤ 90% > 90% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 12 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 12 mths > 27 mths and ≤ 10 mths > 27 mths and ≤ 17 mths > 28 mths and ≤ 60 mths > 48 mths and ≤ 60 mths > 84 mths and ≤ 90 mths	0.00% 3.35% 3.09% 3.33% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60% 27.46% 1.77% 4.47% 0.00% 5% 100.00% 5% 100.00% 5% 100.00% 5% 100.00% 5% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00%	-1.04% 5.99% 0.84% 1.74% 6.75% 5.01% 10.63% 4.76% 16.69% 7.91% 16.83% 0.00% 0.00% 100.00% 100.00% 100.00% 100.00% 1.455% 16.99% 31.54% 1.455% 16.99% 0.00%0.00% 0.00%0.00% 0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00%0.00% 0.00%0.00% 0.00% 0.00%0.00% 0.00%0.00% 0
	 6 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 18 mths > 18 mths and ≤ 11 mths > 24 mths and ≤ 21 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 36 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 90 mths > 96 mths and ≤ 90 mths > 96 mths and ≤ 90 mths > 97 mths and ≤ 10 mths > 96 mths and ≤ 90 mths	0.00% 3.35% 3.09% 3.39% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60% 27.46% 1.77% 4.47% 0.00% 0.00% 5 % at Issue 25.41% 8.95% 34.36% 5 % 34.36% 5 % 35.7% 3	-1.04% 5.99% 0.84% 1.74% 3.13% 14.45% 6.75% 5.01% 10.63% 4.76% 16.63% 0.00% 16.83% 0.00% 100.00% 100.00% 100.00% 100.00% 0.0
100.00% 100.00%	 6 0% > 0% and ≤ 25% > 25% and ≤ 30% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 60% and ≤ 65% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 80% and ≤ 85% > 80% and ≤ 85% > 80% and ≤ 90% > 90% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Sesoning Analysis > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 12 mths and ≤ 15 mths > 13 mths and ≤ 12 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 40 mths > 48 mths and ≤ 40 mths > 36 mths and ≤ 40 mths > 48 mths and ≤ 12 mths > 108 mths and ≤ 120 mths 	0.00% 3.35% 3.09% 3.33% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60% 27.46% 1.77% 4.47% 0.00% 3.00% 3.00% 3.43% 5.541% 8.95% 3.43% 5.541% 8.95% 3.43% 5.541% 6.03% 6.03% 6.03% 6.71% 2.52% 3.44% 0.43% 4.29% 0.00%	-1.04% 5.99% 0.84% 1.74% 3.13% 14.45% 6.75% 5.01% 10.63% 4.76% 16.69% 7.91% 16.83% 0.00% 0.00% 100.00% 100.00% 100.00% 100.00% 0.0
		0.00% 3.35% 3.09% 3.33% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60% 27.46% 1.77% 4.47% 0.00% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5%	-1.04% 5.99% 0.84% 1.74% 3.13% 14.45% 6.75% 5.01% 10.63% 4.76% 16.69% 7.91% 16.83% 0.00% 6.31% 0.00% 100.00% 100.00% 100.00% 100.00% 0.0

Geographic Distribution		\$ % at Issue		<u>Jun - 17</u>	
ACT - Metro Total ACT		2.01%		0.00%	
Iotai ACI		2.01%		0.00%	
NSW - Inner city		0.00%		0.00%	
NSW - Metro		26.29%		30.27% 8.95%	
NSW - Non metro		8.37% 34.67%			
Total NSW		34.67%		39.22%	
NT - Metro		0.00%		0.00%	
NT - Non metro		0.00%		0.00%	
Total NT		0.00%		0.00%	
QLD - Inner city		0.00%		0.00%	
QLD - Metro		7.67%		5.60%	
QLD - Non metro		5.12%		8.06%	
Total QLD		12.78%		13.67%	
SA - Inner city		0.00%		0.00%	
SA - Metro		7.65%			
SA - Non metro		0.61%		0.00%	
Total SA		8.26%		15.37%	
TAS - Inner city		0.81%		0.00%	
TAS - Metro		0.00%		0.00%	
TAS - Non metro		0.00%		0.00%	
Total TAS		0.81%		0.00%	
VIC - Inner city		0.00%		0.00%	
VIC - Metro		20.07%		15.92%	
VIC - Non metro		4.58%		0.00%	
Total VIC		24.65%		15.92%	
WA - Inner city		0.00%		0.00%	
WA - Metro		16.82%		15.83%	
WA - Non metro		0.00%		0.00%	
Total WA		16.82%		15.83%	
Total Inner City		0.81%		0.00%	
Total Metro		80.52%		82.99%	
Total Non Metro		18.68%		17.01%	
Total		100.00%		100.00%	
ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	Total	
Jan-16	1.26%	0.00%	0.00%	1.26%	
Jan-16 Feb-16	1.26% 1.60%	0.00% 1.27%	0.00% 0.00%	1.26% 2.86%	
Jan-16	1.26%	0.00%	0.00%	1.26% 2.86% 6.31%	
Jan-16 Feb-16 Mar-16 Apr-16 May-16	1.26% 1.60% 3.39% 0.00% 0.00%	0.00% 1.27% 2.92% 5.12% 0.00%	0.00% 0.00% 1.34% 6.53%	1.26% 2.86% 6.31% 6.45% 6.53%	
Jan-16 Feb-16 Mar-16 Apr-16 May-16 Jun-16	1.26% 1.60% 3.39% 0.00% 0.00% 0.00%	0.00% 1.27% 2.92% 5.12% 0.00%	0.00% 0.00% 1.34% 6.53% 6.73%	1.26% 2.86% 6.31% 6.45% 6.53% 6.73%	
Jan-16 Feb-16 Mar-16 Apr-16 May-16 Jun-16 Jul-16	1.26% 1.60% 3.33% 0.00% 0.00% 0.00% 0.00%	0.00% 1.27% 2.92% 5.12% 0.00% 0.00% 0.00%	0.00% 0.00% 1.34% 6.53% 6.73% 7.16%	1.26% 2.86% 6.31% 6.45% 6.53% 6.73% 7.16%	
Jan-16 Feb-16 Mar-16 Apr-16 May-16 Jun-16 Jul-16 Aug-16	1.26% 1.60% 3.33% 0.00% 0.00% 0.00% 0.00%	0.00% 1.27% 2.92% 5.12% 0.00% 0.00% 0.00%	0.00% 0.00% 1.34% 6.53% 6.73%	1.26% 2.86% 6.31% 6.45% 6.53% 6.73%	
Jan-16 Feb-16 Mar-16 Apr-16 Jul-16 Jul-16 Jul-16 Aug-16 Sep-16 Oct-16	1.26% 1.60% 3.33% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 1.27% 2.92% 5.12% 0.00% 0.00% 0.00%	0.00% 0.00% 1.34% 6.53% 6.73% 7.16% 7.31% 7.33% 3.76%	1.26% 2.86% 6.31% 6.45% 6.53% 6.73% 7.16% 7.31% 7.33% 3.76%	
Jan-16 Feb-16 Mar-16 May-16 Jun-16 Jun-16 Jul-16 Aug-16 Sep-16 Oct-16 Nov-16	1.26% 1.60% 3.39% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 1.27% 2.92% 5.12% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 1.34% 6.53% 6.73% 7.16% 7.31% 7.33% 3.76% 0.00%	1.26% 2.86% 6.31% 6.45% 6.53% 7.16% 7.31% 7.31% 3.76% 0.00%	
Jan-16 Feb-16 Mar-16 Mar-16 May-16 Jul-16 Jul-16 Aug-16 Sep-16 Oct-16 Nov-16 Dec-16	1.26% 1.60% 3.33% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 1.27% 2.92% 5.12% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 1.34% 6.53% 6.73% 7.16% 7.31% 7.33% 3.76% 0.00% 0.00%	1.26% 2.86% 6.31% 6.45% 6.53% 7.33% 7.16% 7.31% 7.33% 3.76% 0.00%	
Jan-16 Feb-16 Mar-16 Apr-16 May-16 Jul-16 Jul-16 Aug-16 Sep-16 Oct-16 Nov-16 Dec-16 Jan-17	1.26% 1.60% 3.33% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 1.27% 2.92% 5.12% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 1.34% 6.53% 6.73% 7.16% 7.31% 7.33% 3.76% 0.00% 0.00%	1.26% 2.86% 6.31% 6.45% 6.73% 7.16% 7.31% 7.33% 3.76% 0.00% 0.00%	
Jan-16 Feb-16 Mar-16 Mar-16 May-16 Jul-16 Jul-16 Aug-16 Sep-16 Oct-16 Nov-16 Dec-16	1.26% 1.60% 3.33% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 1.27% 2.92% 5.12% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 1.34% 6.53% 6.73% 7.16% 7.31% 7.33% 3.76% 0.00% 0.00%	1.26% 2.86% 6.31% 6.45% 6.53% 6.73% 7.16% 7.31% 7.33% 3.76% 0.00%	
Jan-16 Feb-16 Mar-16 Apr-16 Jul-16 Jul-16 Jul-16 Sep-16 Oct-16 Nov-16 Dec-16 Jan-17 Feb-17 Mar-17 Apr-17	1.26% 1.60% 3.39% 0.00%	0.00% 1.27% 2.92% 5.12% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 1.34% 6.53% 6.73% 7.16% 7.31% 7.33% 3.76% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	1.26% 2.86% 6.31% 6.45% 6.73% 7.31% 7.31% 7.33% 3.76% 0.00% 0.00% 0.00% 0.00% 0.00%	
Jan-16 Feb-16 Mar-16 Apr-16 Jun-16 Jun-16 Jun-16 Jul-16 Aug-16 Sep-16 Oct-16 Nov-16 Dec-16 Jan-17 Feb-17 Mar-17 Apr-17 May-17	1.26% 1.60% 3.33% 0.00%	0.00% 1.27% 2.92% 5.12% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 1.34% 6.53% 7.16% 7.31% 7.31% 3.76% 0.00% 0	1.26% 2.86% 6.31% 6.45% 6.73% 7.16% 7.31% 7.33% 3.76% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
Jan-16 Feb-16 Mar-16 Apr-16 Jul-16 Jul-16 Jul-16 Sep-16 Oct-16 Nov-16 Dec-16 Jan-17 Feb-17 Mar-17 Apr-17	1.26% 1.60% 3.39% 0.00%	0.00% 1.27% 2.92% 5.12% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 1.34% 6.53% 6.73% 7.16% 7.31% 7.33% 3.76% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	1.26% 2.86% 6.31% 6.45% 6.73% 7.31% 7.31% 7.33% 3.76% 0.00% 0.00% 0.00% 0.00% 0.00%	
Jan-16 Feb-16 Mar-16 Apr-16 Jun-16 Jun-16 Jul-16 Aug-16 Sep-16 Oct-16 Nov-16 Dec-16 Jan-17 Feb-17 Mar-17 Apr-17 May-17 Jun-17	1.26% 1.60% 3.33% 0.00%	0.00% 1.27% 2.92% 5.12% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 1.34% 6.53% 7.16% 7.31% 7.31% 3.76% 0.00% 0	1.26% 2.86% 6.31% 6.45% 6.73% 7.16% 7.31% 7.33% 3.76% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
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<u>Amount (\$)</u> NIL

LMI claim (A\$)

LMI payment (A\$)

Net loss

No of Accounts NIL

No. of loans

MORTGAGE IN POSSESSION

PRINCIPAL LOSS

Total