PROGRESS 2012-1 TRUST

Monday, 11 January 2016

Transaction Name:

Progress 2012-1 Trust
Perpetual Trustee Company Limited

P.T. 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. Security Trustee: Security Trustee:
Originator:
Servicer & Custodian:
Issue Date:
Maturity Date:
Payment Date:
Business Day for Payments:
Determination Date & Ex-Interest Date:

	<u>Base</u>	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	550bps	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	205,976,706.12	205,976,706.12	92.50%	84.93%	AAA / AAA
Class AB Notes	A\$	31,280,000.00	23,397,560.03	23,397,560.03	4.80%	9.65%	AAA / AAA
Class B1 Notes	A\$	14,340,000.00	10,357,545.44	10,357,545.44	2.20%	4.27%	AA-/n.r.
Class B2 Notes	A\$	1,630,000.00	1,177,322.12	1,177,322.12	0.25%	0.49%	AA-/n.r.
TOTAL		650,000,000.00	240,909,133.71	240,909,133.71	99.75%	99.33%	
Capital Units	A\$	1,630,000.00	1,630,000.00	1,630,000.00	0.25%	0.67%	
TOTAL		651,630,000.00	242,539,133.71	242,539,133.71	100.00%	100.00%	-
Current Payment Date:		Monday, 11 January 2016					

	Pre Payment Date Bond Factors	Coupon Rate	Coupon Rate Reset Date Initia	al Issued Notes (No.)	Interest Payment (per security)	Principal Payment (per security)	Post Payment Date Bond Factors
Class A Notes	0.3500	3.6150%	11-Jan-16	60,275	10.75	83.05	0.3417
Class AB Notes	0.7662	4.9150%	11-Jan-16	3,128	31.98	181.78	0.7480
Class B1 Notes Class B2 Notes	0.7423 0.7423	6.3150% 7.5650%	11-Jan-16 11-Jan-16	1,434 163	39.81 47.69	200.33 200.33	0.7223 0.7223

Class B2 Notes	0.7423	7.5050%	11-JdII-10	103	47.09	200.33
TOTAL				64,837	130.24	665.48
COLLATERAL INFORMATION			At Issue		<u>Dec - 15</u>	
Total pool size:			\$645,129,623.00		\$240,130,042.38	
Total Number Of Loans (UnConsolidated):			4054		1757	
Total number of loans (consolidating split loans):			2424		1102	
Average loan Size:			\$266,143.00		\$217,903.85	
Maximum loan size:			\$750,000.00		\$718,740.46	
Total property value:			\$1,186,909,227.00		\$530,172,422.00	
Number of Properties:			2575		1163	
Average property value:			\$460,936.00		\$455,866.23	
Average current LVR:			57.00%		47.81%	
Average Term to Maturity (months):			289		246.17	
Maximum Remaining Term to Maturity (months):			350		305.88	
Weighted Average Seasoning (months):			42		83.22	
Weighted Average Current LVR:			64.10%		60.53%	
Weighted Average Term to Maturity (months):			303		264.75	
% of pool with loans > \$500,000:			13.00%		9.34%	
% of pool (amount) LoDoc Loans:			0.00%		0.00%	
Maximum Current LVR:			95.00%		95.00%	
% Fixed Rate Loans(Value):			17.30%		12.00%	
% Interst Only loans (Value):			48.90%		30.18%	
Weighted Average Coupon:			6.80%		4.99%	
Investment Loans:			28.00%		29.42%	
Outstanding Balance Distribution			\$ % at Issue		<u>Dec - 15</u>	
≤\$0			0.00%		-0.11%	
> \$0 and ≤ \$100,000			3.88%		4.26%	
> \$100,000 and ≤ \$150,000			9.12%		6.20%	
> \$150,000 and ≤ \$200,000			13.65%		12.51%	
> \$200,000 and ≤ \$250,000			18.26%		14.90%	

> \$0 and ≤ \$100,000	3.88%	4.26%
> \$100,000 and ≤ \$150,000	9.12%	6.20%
> \$150,000 and ≤ \$200,000	13.65%	12.51%
> \$200,000 and ≤ \$250,000	18.26%	14.90%
> \$250,000 and ≤ \$300,000	13.09%	15.56%
> \$300,000 and ≤ \$350,000	13.64%	12.20%
> \$350,000 and ≤ \$400,000	9.35%	12.00%
> \$400,000 and ≤ \$450,000	5.95%	8.18%
> \$450,000 and ≤ \$500,000	4.45%	4.96%
> \$500,000 and ≤ \$550,000	3.48%	3.04%
> \$550,000 and ≤ \$600,000	2.43%	3.62%
> \$600,000 and ≤ \$650,000	1.78%	2.08%
> \$650,000 and ≤ \$700,000	0.90%	0.00%
> \$700,000 and ≤ \$750,000	0.00%	0.59%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution	\$ % at Issue	1
≤ 0%	0.00%	
> 0% and ≤ 25%	3.98%	
> 25% and ≤ 30%	2.01%	
> 30% and ≤ 35%	2.61%	
> 35% and ≤ 40%	4.12%	
> 40% and ≤ 45%	3.51%	
> 45% and ≤ 50%	5.05%	
> 50% and ≤ 55%	5.46%	
> 55% and ≤ 60%	6.80%	
> 60% and ≤ 65%	7.58%	
> 65% and ≤ 70%	10.76%	
> 70% and ≤ 75%	11.67%	
> 75% and ≤ 80%	28.27%	
> 80% and ≤ 85%	2.05%	
> 85% and ≤ 90%	5.17%	
> 90% and ≤ 95%	0.95%	
> 95% and ≤ 100%	0.00%	
> 100%	0.00%	
Total	100.00%	
Mortgage Incurance	\$ % at Issue	
Mortgage Insurance Genworth	<u>\$ % at Issue</u> 27.40%	
QBE	72.60%	
Uninsured	0.00%	
Total	100.00%	
Seasoning Analysis	\$ % at Issue	
> 6 mths and ≤ 9 mths		
	1.29%	
> 9 mths and ≤ 12 mths	8.97%	
> 12 mths and ≤ 15 mths	15.19%	
> 15 mths and ≤ 18 mths	8.18%	
> 18 mths and ≤ 21 mths	6.89%	
> 21 mths and ≤ 24 mths	22.57%	
> 24 mths and ≤ 36 mths	8.20%	
> 36 mths and ≤ 48 mths	7.89%	
> 48 mths and ≤ 60 mths	4.98%	
> 60 mths and ≤ 72 mths	3.49%	
> 72 mths and ≤ 84 mths	2.61%	
> 84 mths and ≤ 96 mths	3.98%	
> 96 mths and ≤ 108 mths	1.32%	
> 108 mths and ≤ 120 mths	4.45%	
> 120 mths		
> 120 mths Total	0.00%	
> 120 mths Total		
Total Geographic Distribution	0.00% 100.00% \$ % at Issue	
Total	0.00% 100.00%	
Total Geographic Distribution	0.00% 100.00% \$ % at Issue	
Total <u>Geographic Distribution</u> ACT - Metro Total ACT	0.00% 100.00% \$ % at Issue 1.97% 1.97%	
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city	0.00% 100.00% \$ % at Issue 1.97% 1.97%	
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro	0.00% 100.00% \$\frac{\$ \times \text{ at Issue}}{1.97\times} 1.97\times 0.07\times 29.48\times	
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro	0.00% 100.00% \$ % at Issue 1.97% 1.97%	
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro	0.00% 100.00% \$\frac{\$ \times \text{ at Issue}}{1.97\times} 1.97\times 0.07\times 29.48\times	
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW	0.00% 100.00% \$\frac{\$\frac{\pi}{2}\text{ at Issue}}{1.97\times} 1.97\times 0.07\times 29.48\times 10.42\times 39.98\times	
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro	0.00% 100.00% \$ % at Issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98%	
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ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	61-90	<u>90+</u>	<u>Total</u>
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 Feb-15	0.13%	0.16%	0.83%	1.13%
Mar-15	0.41% 0.48%	0.27% 0.27%	0.75% 0.87%	1.42% 1.61%
Apr-15	0.50%	0.16%	0.88%	1.54%
May-15	0.10%	0.16%	0.71%	0.97%
Jun-15	0.16%	0.10%	0.80%	1.07%
Jul-15	0.13%	0.17%	0.57%	0.87%
Aug-15	0.35%	0.09%	0.30%	0.74%
Sep-15	0.00%	0.25%	0.15%	0.40%
Oct-15	0.16%	0.08%	0.41%	0.65%
Nov-15	0.40%	0.00%	0.50%	0.91%
Dec-15	0.14%	0.08%	0.41%	0.63%
MODICAGE CALETY NET	No of Assessmen	A		
MORTGAGE SAFETY NET Jul-14	No of Accounts 12	Amount (\$) 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		
Feb-15	11	2,401,012		
Mar-15	13	2,599,016		
Apr-15 May-15	11 11	2,502,841 2,247,346		
Jun-15	11	2,247,346 2,463,110		
Jul-15	9	1,691,949		
Aug-15	6	1,102,307		
Sep-15	5	801,113		
Oct-15	5	803,190		
Nov-15	4	982,694		
Dec-15	4	984,376		
MORTGAGE IN POSSESSION	No of Accounts NIL	Amount (\$) NIL		
	NIL	IVIL		
MORTGAGE INSURANCE	No. of claims	Gross claim (A\$)	Gross payment (A\$)	LMI net loss
2015				
Total	-	-	-	-
BREACH OF REPS & WARRANTY	No. of loans	Amount (AS)		
2014	1	96,657.54		
Total	1	96,657.54		
EXCESS SPREAD	Excess Spread (A\$)	Excess Spread % p.a	Opening Bond Balance	
Jul-14	142,492.47	0.47%	\$ 365,248,856	
Aug-14	142,492.47 124,762.49	0.47% 0.43%	\$ 365,248,856 \$ 351,149,701	
Aug-14 Sep-14	142,492.47 124,762.49 240,860.34	0.47% 0.43% 0.85%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134	
Aug-14 Sep-14 Oct-14	142,492.47 124,762.49 240,860.34 234,226.58	0.47% 0.43% 0.85% 0.84%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719	
Aug-14 Sep-14 Oct-14 Nov-14	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88	0.47% 0.43% 0.85% 0.84% 0.31%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880	
Aug-14 Sep-14 Oct-14	142,492.47 124,762.49 240,860.34 234,226.58	0.47% 0.43% 0.85% 0.84% 0.31% 0.81%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53	0.47% 0.43% 0.85% 0.84% 0.31% 0.81%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05	0.47% 0.43% 0.85% 0.84% 0.31% 0.81% 0.76% 0.56%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.59%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 May-15	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94	0.47% 0.43% 0.85% 0.84% 0.31% 0.81% 0.76% 0.56% 0.59% 1.15%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 May-15 Jun-15	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94 205,082.55	0.47% 0.43% 0.85% 0.84% 0.31% 0.81% 0.56% 0.56% 0.59% 1.15% 0.20%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 May-15 Jun-15 Jun-15	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94 205,082.55 182,728.28	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.80%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 275,349,335	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Mar-15 Jun-15 Jun-15 Jul-15 Aug-15	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94 205,082.55 182,728.28 151,606.29	0.47% 0.43% 0.85% 0.84% 0.31% 0.81% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.80%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 279,156,588 \$ 279,156,588 \$ 279,335,658	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Mar-15 Jul-15 Jul-15 Jul-15 Aug-15 Sep-15	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94 205,082.55 182,728.28 151,606.29 111,225.78	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.80%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 279,156,588 \$ 279,156,588 \$ 279,156,588 \$ 279,156,588 \$ 279,156,588	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Mar-15 Jun-15 Jun-15 Jul-15 Aug-15	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94 205,082.55 182,728.28 151,606.29	0.47% 0.43% 0.85% 0.84% 0.31% 0.81% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.80% 0.68%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 Jul-15 Jul-15 Aug-15 Jul-15 Oct-15 Oct-15	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94 205,082.55 182,728.28 151,606.29 111,225.78	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.80% 0.68% 0.51%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 Jul-15 Jul-15 Jul-15 Jul-15 Oct-15 Nov-15 Dec-15	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94 205,082.55 182,728.28 151,606.29 111,225.78 111,459.92 188,980.45 77,565.63	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.51% 0.51% 0.51%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Mar-15 Jun-15 Jun-15 Jun-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94 205,082.55 182,728.28 151,606.29 111,255.78 111,459.92 188,980.45	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.51% 0.51% 0.51%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 Jul-15 Jul-15 Jul-15 Jul-15 Oct-15 Nov-15 Dec-15	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94 205,082.55 182,728.28 151,606.29 111,225.78 111,459.92 188,980.45 77,565.63	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.51% 0.51% 0.51%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 May-15 Jun-15 Jun-15 Jun-15 Jun-15 Jun-15 Total ANNUALISED CPR Jul-14	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94 205,082.55 182,728.28 151,606.29 111,225.78 111,459.92 188,980.45 77,565.63 7,398,701.62	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.51% 0.51% 0.51%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 Jun-15 Jun-15 Jun-15 Jun-15 Jun-15 Jun-15 Jun-15 Dec-15 Total ANNUALISED CPR Jul-14 Aug-14	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94 205,082.55 182,728.28 151,606.29 111,225.78 111,459.92 188,980.45 77,565.63 7,398,701.62	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.51% 0.51% 0.51%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Mar-15 Jun-15 Jun-15 Jun-15 Jun-15 Jun-15 Jun-15 Jun-15 Total ANNUALISED CPR Jul-14 Aug-14 Sep-14	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94 205,082.55 182,728.28 151,606.29 111,225.78 111,459.92 188,980.45 77,565.63 7,398,701.62 CPR % p.a 36.35% 27.42% 18.08%	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.51% 0.51% 0.51%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 May-15 Jun-15 Jun-15 Jun-15 Jun-15 Total ANNUALISED CPR Jul-14 Aug-14 Sep-14 Oct-14	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94 205,082.55 182,728.28 151,606.29 111,225.78 111,459.92 188,980.45 77,565.63 7,398,701.62 CPR % p.a 36.35% 27.42% 18.08% 17.90%	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.51% 0.51% 0.51%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 May-15 Jun-15 Jul-15 Sep-15 Oct-15 Nov-15 Dec-15 Total ANNUALISED CPR Jul-14 Aug-14 Sep-14 Oct-14 Nov-14	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94 205,082.55 182,728.28 151,606.29 111,225.78 111,459.92 188,980.45 77,565.63 7,398,701.62 CPR % p.a 36.35% 27.42% 18.08% 17.90% 18.94%	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.51% 0.51% 0.51%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Mar-15 Apr-15 Jul-15 Jul-15 Jul-15 Sep-15 Oct-15 Nov-15 Dec-15 Total ANNUALISED CPR Jul-14 Sep-14 Oct-14 Nov-14 Dec-14	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94 205,082.55 182,728.28 151,606.29 111,225.78 111,459.92 188,980.45 77,565.63 7,398,701.62 CPR % p.a 36.35% 27.42% 18.08% 17.90% 18.94% 34.87%	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.51% 0.51% 0.51%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 May-15 Jun-15 Jun-15 Jun-15 Jun-15 Total ANNUALISED CPR Jul-14 Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94 205,082.55 182,728.28 151,606.29 111,225.78 111,459.92 188,980.45 77,565.63 7,398,701.62 CPR % p.a 36.35% 27.42% 18.08% 17.90% 18.94% 34.87% 16.56%	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.51% 0.51% 0.51%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Mar-15 Apr-15 Jul-15 Jul-15 Jul-15 Sep-15 Oct-15 Nov-15 Dec-15 Total ANNUALISED CPR Jul-14 Sep-14 Oct-14 Nov-14 Dec-14	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94 205,082.55 182,728.28 151,606.29 111,225.78 111,459.92 188,980.45 77,565.63 7,398,701.62 CPR % p.a 36.35% 27.42% 18.08% 17.90% 18.94% 34.87%	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.51% 0.51% 0.51%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 May-15 Jun-15 Jul-15 Sep-15 Oct-15 Nov-15 Dec-15 Total ANNUALISED CPR Jul-14 Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Feb-15 Feb-15 Feb-15	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94 205,082.55 182,728.28 151,606.29 111,225.78 111,459.92 188,980.45 77,565.63 7,398,701.62 CPR % p.a 36.35% 27.42% 18.08% 17.90% 18.94% 34.87% 16.56% 21.77%	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.51% 0.51% 0.51%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 May-15 Jun-15 Jul-15 Sep-15 Oct-15 Nov-15 Dec-15 Total ANNUALISED CPR Jul-14 Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Feb-15 Mar-15 May-15	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94 205,082.55 182,728.28 151,606.29 111,225.78 111,459.92 188,980.45 77,565.63 7,398,701.62 CPR % p.a 36.35% 27.42% 18.08% 17.90% 18.94% 34.87% 16.56% 21.77% 27.26% 16.17% 22.17%	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.51% 0.51% 0.51%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 Jun-15 Jun-15 Jun-15 Jun-15 Jun-15 Jun-15 Dec-15 Total ANNUALISED CPR Jul-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Mar-15 Mar-15 Mar-15 May-15 Jun-15 May-15 Jun-15	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94 205,082.55 182,728.28 151,606.29 111,225.78 111,459.92 188,980.45 77,565.63 7,398,701.62 CPR % p.a 36.35% 27.42% 18.08% 17.90% 18.94% 34.87% 16.56% 21.77% 27.26% 16.17% 22.17% 13.36%	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.51% 0.51% 0.51%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 May-15 Jun-15 Jun-15 Oct-15 Nov-15 Dec-15 Total ANNUALISED CPR Jul-14 Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Mar-15 Feb-15 Mar-15 Mar-15 Mar-15 Mar-15 Mar-15 Mar-15 Mar-15 Mar-15 Jun-15 Jun-15 Jun-15 Jun-15 Jun-15 Jun-15 Jun-15	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94 205,082.55 182,728.28 151,606.29 111,225.78 111,459.92 188,980.45 77,565.63 7,398,701.62 CPR % p.a 36.35% 27.42% 18.08% 17.90% 18.94% 34.87% 16.56% 21.77% 27.26% 16.17% 22.17% 13.36% 25.07%	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.51% 0.51% 0.51%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 May-15 Jun-15 Jul-15 Sep-15 Oct-15 Total ANNUALISED CPR Jul-14 Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Feb-15 Mar-15 Jun-15 J	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94 205,082.55 182,728.28 151,606.29 111,225.78 111,459.92 188,980.45 77,565.63 7,398,701.62 CPR % p.a 36.35% 27.42% 18.08% 17.90% 18.94% 34.87% 16.56% 21.77% 27.26% 16.17% 22.17% 13.36% 25.07% 25.53%	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.51% 0.51% 0.51%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 Jun-15 Jun-15 Jun-15 Jun-15 Jun-15 Jun-15 Dec-15 Total ANNUALISED CPR Jul-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Mar-15 Mar-15 Mar-15 Mar-15 Mar-15 Mar-15 Jun-15	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94 205,082.55 182,728.28 151,606.29 111,225.78 111,459.92 188,980.45 77,565.63 7,398,701.62 CPR % p.a 36.35% 27.42% 18.08% 17.90% 18.94% 34.87% 16.56% 21.77% 27.26% 16.17% 22.17% 13.36% 25.07% 25.53% 19.71%	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.51% 0.51% 0.51%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 May-15 Jun-15 Jul-15 Sep-15 Oct-15 Total ANNUALISED CPR Jul-14 Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Feb-15 Mar-15 Jun-15 J	142, 492, 47 124, 762, 49 240, 860, 34 234, 226, 58 84, 855, 88 219, 056, 53 195, 937, 87 141, 814, 00 148, 103, 05 278, 820, 37 46, 953, 94 205, 882, 55 182, 728, 28 151, 606, 29 111, 225, 78 111, 459, 92 188, 980, 45 77, 565, 63 7, 398, 701, 62 CPR % p.a 36, 35% 27, 42% 18, 08% 17, 90% 18, 94% 34, 87% 16, 56% 21, 77% 27, 26% 16, 17% 22, 17% 13, 36% 25, 07% 25, 53% 19, 71% 19, 99%	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.51% 0.51% 0.51%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 May-15 Jun-15 Jun-15 Oct-15 Nov-15 Dec-15 Total ANNUALISED CPR Jul-14 Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 Mar-15 Apr-15 May-15 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 May-15 Jun-15 Jun-15 Jun-15 Jun-15 Jun-15 Jun-15 Jun-15 Jun-15 Jun-15 Sep-15 Oct-15	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94 205,082.55 182,728.28 151,606.29 111,225.78 111,459.92 188,980.45 77,565.63 7,398,701.62 CPR % p.a 36.35% 27.42% 18.08% 17.90% 18.94% 34.87% 16.56% 21.77% 27.26% 16.17% 22.17% 13.36% 25.07% 25.53% 19.71%	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.51% 0.51% 0.51%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 May-15 Jun-15 Jun-15 Dec-15 Total ANNUALISED CPR Jul-14 Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Aug-15 Sep-15 Oct-15 Not-15 Dec-15 Total ANNUALISED CPR Jul-14 Aug-14 Sep-14 Oct-14 Jan-15 Feb-15 Mar-15 Aug-15 Sep-15 Oct-15 Dec-15	142, 492, 47 124, 762, 49 240, 860, 34 234, 226, 58 84, 855, 88 219, 056, 53 195, 937, 87 141, 814, 00 148, 103, 05 278, 820, 37 46, 953, 94 205, 082, 55 182, 728, 28 151, 606, 29 111, 225, 78 111, 459, 92 188, 980, 45 77, 565, 63 7, 398, 701, 62 CPR % p.a 36, 35% 27, 42% 18, 08% 17, 90% 18, 94% 34, 87% 16, 56% 21, 77% 27, 26% 16, 17% 22, 17% 13, 36% 25, 07% 25, 53% 19, 71% 19, 99% 16, 14% 23, 47%	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.51% 0.52% 0.90% 0.38%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Mar-15 Jun-15 Jun-15 Jul-15 Sep-16 Oct-15 Nov-15 Dec-15 Total ANNUALISED CPR Jul-14 Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Mar-15 Mar-15 Mar-15 Sep-16 Oct-15 Nov-15 Dec-15 Total ANNUALISED CPR Jul-14 Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 Mar-15 Apr-15 May-15 Jun-15 Jun-15 Jun-15 Jun-15 Jun-15 Sep-15 Oct-15 Nov-15 Dec-15 RESERVES	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94 205,082.55 182,728.28 151,606.29 111,225.78 111,459.92 188,980.45 77,565.63 7,398,701.62 CPR % p.a 36.35% 27.42% 18.08% 17.90% 18.94% 34.87% 16.56% 21.77% 27.26% 16.17% 27.26% 16.17% 22.17% 13.36% 25.07% 25.53% 19.71% 19.99% 16.14% 23.47% Available	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.51% 0.51% 0.51%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 Jun-15 Jun-15 Jul-15 Sep-16 Oct-15 Nov-15 Dec-15 Total ANNUALISED CPR Jul-14 Aug-14 Sep-14 Oct-14 Jan-15 Feb-15 Mar-15 Apr-15 Jun-15 Jun-15 Sep-14 Oct-14 Jan-15 Sep-14 Oct-14 Jan-15 Sep-15 Mar-15 Apr-15 Nar-15 Apr-15 Nar-15 Apr-15 Jun-15 Jun-15 Jun-15 Jun-15 Jun-15 Jun-15 Sep-15 Oct-15 Nov-15 Dec-15 RESERVES Principal Draw	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94 205,082.55 182,728.28 151,606.29 111,225.78 111,459.92 188,980.45 77,565.63 7,398,701.62 CPR % p.a 36.35% 27.42% 18.08% 17.90% 18.94% 34.87% 16.56% 21.77% 27.26% 16.17% 22.17% 13.36% 25.07% 25.53% 19.71% 19.99% 16.14% 23.47% Available n/a	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.51% 0.52% 0.90% 0.38%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Mar-15 Jun-15 Jun-15 Jul-15 Sep-16 Oct-15 Nov-15 Dec-15 Total ANNUALISED CPR Jul-14 Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Mar-15 Mar-15 Mar-15 Sep-16 Oct-15 Nov-15 Dec-15 Total ANNUALISED CPR Jul-14 Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 Mar-15 Apr-15 May-15 Jun-15 Jun-15 Jun-15 Jun-15 Jun-15 Sep-15 Oct-15 Nov-15 Dec-15 RESERVES	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94 205,082.55 182,728.28 151,606.29 111,225.78 111,459.92 188,980.45 77,565.63 7,398,701.62 CPR % p.a 36.35% 27.42% 18.08% 17.90% 18.94% 34.87% 16.56% 21.77% 27.26% 16.17% 27.26% 16.17% 22.17% 13.36% 25.07% 25.53% 19.71% 19.99% 16.14% 23.47% Available	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.51% 0.52% 0.90% 0.38%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 May-15 Jun-15 Jul-15 Jul-15 Nov-15 Dec-15 Total ANNUALISED CPR Jul-14 Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 Mar-15 Apr-15 Mar-15 Apr-15 Mar-15 Apr-15 Mar-15 Apr-15 Mar-15 Apr-15 May-15 Jul-15 Jul-15 Jul-15 Jul-15 Jul-15 Jul-15 Jul-15 Jul-15 Dec-15 RESERVES Principal Draw Liquidity Reserve Account Overcollateralisation	142, 492, 47 124, 762, 49 240, 860, 34 234, 226, 58 84, 855, 88 219, 056, 53 195, 937, 87 141, 814, 00 148, 103, 05 278, 820, 37 46, 953, 94 205, 082, 55 182, 728, 28 151, 606, 29 111, 225, 78 111, 459, 92 188, 980, 45 77, 565, 63 7, 398, 701, 62 CPR % p.a 36, 35% 27, 42% 18, 08% 17, 90% 18, 94% 34, 87% 16, 56% 21, 77% 27, 26% 16, 17% 22, 17% 13, 36% 25, 07% 25, 53% 19, 71% 19, 99% 16, 14% 23, 47% Available 19	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.59% 1.15% 0.20% 0.88% 0.51% 0.52% 0.90% 0.38%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 May-15 Jun-15 Jun-15 Dec-15 Total ANNUALISED CPR Jul-14 Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 Jun-15	142, 492, 47 124, 762, 49 240, 860, 34 234, 226, 58 84, 855, 88 219, 056, 53 195, 937, 87 141, 814, 00 148, 103, 05 278, 820, 37 46, 953, 94 205, 082, 55 182, 728, 28 151, 606, 29 111, 225, 78 111, 459, 92 188, 980, 45 77, 565, 63 7, 398, 701, 62 CPR % p.a 36, 35% 27, 42% 18, 08% 17, 90% 18, 94% 34, 87% 16, 56% 21, 77% 27, 26% 16, 17% 22, 17% 13, 36% 25, 07% 25, 53% 19, 71% 19, 99% 16, 14% 23, 47% Available n/a 2, 409, 091, 34 1, 630, 000, 00	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.55% 0.20% 0.68% 0.59% 1.15% 0.20% 0.88% 0.51% 0.52% 0.90% 0.38%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208 \$ 246,803,231	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 May-15 Jun-15 Jun-15 Jun-15 Jun-15 Total ANNUALISED CPR Jul-14 Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15 Total ANNUALISED CPR Jul-14 Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Feb-15 Mar-15 Apr-15 May-15 Jun-15 Jul-15 Jul-15 Nov-15 Dec-15 RESERVES Principal Draw Liquidity Reserve Account Overcollateralisation	142, 492, 47 124, 762, 49 240, 860, 34 234, 226, 58 84, 855, 88 219, 056, 53 195, 937, 87 141, 814, 00 148, 103, 05 278, 820, 37 46, 953, 94 205, 082, 55 182, 728, 28 151, 606, 29 111, 225, 78 111, 459, 92 188, 980, 45 77, 565, 63 7, 398, 701, 62 CPR % p.a 36, 35% 27, 42% 18, 08% 17, 90% 18, 94% 34, 87% 16, 56% 21, 77% 27, 26% 16, 17% 22, 17% 13, 36% 25, 07% 25, 53% 19, 71% 19, 99% 16, 14% 23, 47% Available 19	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.56% 0.59% 1.15% 0.20% 0.88% 0.80% 0.68% 0.51% 0.52% 0.90% 0.38%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208 \$ 246,803,231	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 May-15 Jun-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15 Total ANNUALISED CPR Jul-14 Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 Mar-15 Jun-15 Sep-10 Oct-16 Nov-15 Dec-19 Sep-10 Oct-10 Nov-10 Dec-10	142,492.47 124,762.49 240,860.34 234,226.58 84,855.88 219,056.53 195,937.87 141,814.00 148,103.05 278,820.37 46,953.94 205,082.55 182,728.28 151,606.29 111,225.78 111,459.92 188,980.45 77,565.63 7,398,701.62 CPR % D.a 36.35% 27.42% 18.08% 17.90% 18.94% 34.87% 16.56% 21.77% 27.26% 16.17% 22.17% 13.36% 25.07% 25.53% 19.71% 19.99% 16.14% 23.47% Available n/a 2,409,091.34 1,630,000.00	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.56% 0.59% 1.15% 0.20% 0.88% 0.80% 0.68% 0.51% 0.52% 0.90% 0.38%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 290,331,668 \$ 285,758,236 \$ 279,156,588 \$ 279,156,588 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 246,803,231	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 May-15 Jun-15 Jun-15 Dec-15 Total ANNUALISED CPR Jul-14 Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 Jun-15	142, 492, 47 124, 762, 49 240, 860, 34 234, 226, 58 84, 855, 88 219, 056, 53 195, 937, 87 141, 814, 00 148, 103, 05 278, 820, 37 46, 953, 94 205, 082, 55 182, 728, 28 151, 606, 29 111, 225, 78 111, 459, 92 188, 980, 45 77, 565, 63 7, 398, 701, 62 CPR % p.a 36, 35% 27, 42% 18, 08% 17, 90% 18, 94% 34, 87% 16, 56% 21, 77% 27, 26% 16, 17% 22, 17% 13, 36% 25, 07% 25, 53% 19, 71% 19, 99% 16, 14% 23, 47% Available n/a 2, 409, 091, 34 1, 630, 000, 00	0.47% 0.43% 0.85% 0.84% 0.31% 0.76% 0.56% 0.56% 0.59% 1.15% 0.20% 0.88% 0.80% 0.68% 0.51% 0.52% 0.90% 0.38%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 305,483,313 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208 \$ 246,803,231	
Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 May-15 Jun-15 Ju	142, 492, 47 124, 762, 49 240, 860, 34 234, 226, 58 84, 855, 88 219, 056, 53 195, 937, 87 141, 814, 00 148, 103, 05 278, 820, 37 46, 953, 94 205, 082, 55 182, 728, 28 151, 606, 29 1111, 225, 78 111, 459, 92 188, 980, 45 77, 565, 63 7, 398, 701, 62 CPR % p.a 36, 35% 27, 42% 18, 08% 17, 90% 18, 94% 34, 87% 16, 56% 21, 77% 27, 26% 16, 17% 22, 17% 13, 36% 25, 07% 25, 53% 19, 71% 19, 99% 16, 14% 23, 47% Available 19/a 2, 409, 091, 34 1, 630, 000, 000 Party AMP Bank Limited	0.47% 0.43% 0.43% 0.85% 0.84% 0.31% 0.76% 0.55% 0.20% 0.59% 1.15% 0.20% 0.68% 0.51% 0.52% 0.90% 0.38%	\$ 365,248,856 \$ 351,149,701 \$ 341,222,134 \$ 334,959,719 \$ 328,903,880 \$ 322,618,515 \$ 310,750,830 \$ 298,697,310 \$ 290,331,668 \$ 285,578,236 \$ 279,156,588 \$ 279,156,588 \$ 275,349,335 \$ 268,300,286 \$ 261,294,496 \$ 256,057,028 \$ 250,906,208 \$ 246,803,231	

SERVICER
Servicer:
Servicer Ranking or Rating:
Servicer Rating:
Servicer Experience:

AMP Bank Limited A / A2

AMP Bank Limited
A / A2
N/A
Progress 2005-2 Trust
Progress 2006-1 Trust
Progress 2006-1 Trust
Progress 2006-1 Trust
Progress 2008-1 R Trust
Progress 2009-1 Trust
Progress 2010-1 Trust
Progress 2011-1 Trust
Progress 2011-1 Trust
Progress 2012-1 Trust
Progress 2013-1 Trust
Progress 2014-1 Trust
Progress 2014-1 Trust
Progress Warehouse Trust No .1
Perpetual Trustee (Cold)

Back-Up Servicer:

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

Transaction Name: Closing Date: Maturity Date: Payment Date: CRD2 Pool Tuesday, 29th May 2012 Friday, 11th December 2043

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
COLLATERAL INFORMATION	At Issue	Dec - 15
		
Total pool size:	\$32,112,964.30	\$12,197,558.87
Total Number Of Loans (UnConsolidated): Total number of loans (consolidating split loans):	182 117	78 52
Average loan Size:	\$274,469.78	\$234,568.44
Maximum loan size:	\$612,887.20	\$557,000.00
Total property value:	\$59,513,000.00	\$26,987,000.00
Number of Properties:	122	53
Average property value:	\$487,811.48	\$509,188.68
Average current LVR:	58.22%	48.73%
Average Term to Maturity (months):	293.07	246.16
Maximum Remaining Term to Maturity (months):	348.89	305.75
Weighted Average Seasoning (months):	35.48	73.56
Weighted Average Current LVR:	62.98%	61.60%
Weighted Average Term to Maturity (months):	309.21	269.61
% of pool with loans > \$500,000: % of pool (amount) LoDoc Loans:	5.29%	8.72%
Maximum Current LVR:	0.00% 89.96%	0.00% 89.95%
% Fixed Rate Loans(Value):	26.00%	13.00%
% Interst Only loans (Value):	45.19%	30.41%
Weighted Average Coupon:	6.57%	4.99%
Investment Loans:	25.26%	27.50%
Outstanding Balance Distribution	\$ % at Issue	<u>Dec - 15</u>
≤ \$0	0.00%	-0.06%
> \$0 and ≤ \$100,000	1.62%	1.11%
> \$100,000 and ≤ \$150,000	4.92%	6.09%
> \$150,000 and ≤ \$200,000	8.91%	11.51%
> \$200,000 and ≤ \$250,000	11.37%	8.85%
> \$250,000 and \(\left\) \$300,000	15.33%	18.06%
> \$300,000 and \(\left\) \$350,000	17.41% 13.03%	19.07% 15.91%
> \$350,000 and ≤ \$400,000 > \$400,000 and ≤ \$450,000	16.04%	6.64%
> \$450,000 and ≤ \$500,000	6.09%	4.09%
> \$500,000 and \(\leq \) \$550,000	1.65%	4.15%
> \$550,000 and \(\left\) \$600,000	1.73%	4.57%
> \$600,000 and ≤ \$650,000	1.91%	0.00%
> \$650,000 and ≤ \$700,000	0.00%	0.00%
> \$700,000 and ≤ \$750,000	0.00%	0.00%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution	\$ % at Issue	<u>Dec - 15</u>
≤ 0%	0.00%	-0.06%
≤ 0% > 0% and ≤ 25%	0.00% 3.35%	-0.06% 5.75%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30%	0.00% 3.35% 3.09%	-0.06% 5.75% 0.74%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35%	0.00% 3.35% 3.09% 3.93%	-0.06% 5.75% 0.74% 4.03%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40%	0.00% 3.35% 3.09% 3.93% 1.90%	-0.06% 5.75% 0.74% 4.03% 3.82%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45%	0.00% 3.35% 3.09% 3.93% 1.90% 5.01%	-0.06% 5.75% 0.74% 4.03% 3.82% 4.74%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40%	0.00% 3.35% 3.09% 3.93% 1.90%	-0.06% 5.75% 0.74% 4.03% 3.82%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50%	0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59%	-0.06% 5.75% 0.74% 4.03% 3.82% 4.74% 3.57%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55%	0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56%	-0.06% 5.75% 0.74% 4.03% 3.82% 4.74% 3.57% 11.99%
≤ 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%	0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56%	-0.06% 5.75% 0.74% 4.03% 3.82% 4.74% 3.57% 11.99%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 65% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75%	0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60%	-0.06% 5.75% 0.74% 4.03% 3.82% 4.74% 3.57% 11.99% 15.59% 2.38%
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≤ 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 ≤ 75% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 80% > 80% and ≤ 85%	0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60% 27.46% 1.77%	-0.06% 5.75% 0.74% 4.03% 3.82% 4.74% 3.57% 11.99% 15.59% 2.38% 10.11% 7.75% 20.93%
≤ 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 ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 85% and ≤ 70% > 80% and ≤ 75% > 85% and ≤ 70% > 70% and ≤ 75% > 85% and ≤ 80% > 80% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90%	0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60% 27.46% 1.77% 4.47%	-0.06% 5.75% 0.74% 4.03% 3.82% 4.74% 3.57% 11.99% 2.38% 10.11% 7.75% 20.93% 0.00% 8.66%
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<pre></pre>	0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56% 9.13% 2.91% 14,60% 27.46% 1.77% 4.47% 4.47% 0.00% 100.00% \$\frac{	-0.06% 5.75% 0.74% 4.03% 3.82% 4.74% 3.57% 11.99% 15.59% 2.38% 10.11% 7.75% 20.93% 0.00% 8.66% 0.00% 100.00%
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≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 33% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 55% > 55% and ≤ 60% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 95% > 95% and ≤ 90% > 90% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 18 mths and ≤ 21 mths > 18 mths and ≤ 21 mths > 18 mths and ≤ 21 mths > 24 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% 3.93% 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% \$\frac{5}{8} \text{ at Issue}}{25.41%} 8.95% 34.36% \$\frac{5}{4} \text{ at Issue}} 0.50% 3.04% 3.27% 28.42% 14.09% 3.57% 21.13% 6.03%	-0.06% 5.75% 0.74% 4.03% 3.82% 4.74% 3.57% 11.99% 15.59% 2.38% 10.11% 7.75% 20.93% 0.00% 8.66% 0.00% 100.00% 100.00% 3.2.91% 13.20% 32.91% 13.20% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
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≤ 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 Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 11 mths > 15 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 77 mths > 77 mths and ≤ 84 mths > 72 mths and ≤ 96 mths > 72 mths and ≤ 96 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 96 mths > 78 mths and ≤ 96 mths > 79 mths and ≤ 96 mths > 70 mths and ≤ 96 mths > 71 mths and ≤ 96 mths > 72 mths and ≤ 96 mths > 73 mths and ≤ 96 mths > 72 mths and ≤ 96 mths > 73 mths and ≤ 96 mths > 74 mths and ≤ 96 mths > 75 mths and ≤ 96 mths > 77 mths and ≤ 96 mths > 78 mths and ≤ 96 mths > 98 mths and ≤ 96 mths	0.00% 3.35% 3.09% 3.93% 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% \$\$\frac{5}{2}\text{ at Issue}\$ 25.41% 8.95% 34.36% \$\$\frac{5}{2}\text{ at Issue}\$ 0.50% 3.04% 3.27% 28.42% 14.09% 3.57% 21.13% 6.03% 6.03% 6.03% 3.44% 6.43%	-0.06% 5.75% 0.74% 4.03% 3.82% 4.74% 3.57% 11.99% 15.59% 2.38% 10.11% 7.75% 20.93% 0.00% 8.66% 0.00% 100.00% 100.00% 32.91%
< 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 70% > 70% and ≤ 70% > 70% and ≤ 85% > 85% and ≤ 70% > 90% and ≤ 85% > 80% and ≤ 85% > 85% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 15 mths and ≤ 18 mths > 15 mths and ≤ 12 mths > 15 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 72 mths > 17 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 96 mths > 84 mths and ≤ 96 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths	0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56% 5.56% 9.13% 2.91% 14,60% 27,46% 1.77% 4,47% 0.00% 100.00% 100.00% \$ **x** **x	-0.06% 5.75% 0.74% 4.03% 3.82% 4.74% 3.57% 11.99% 11.559% 2.38% 10.11% 7.75% 20.93% 0.00% 8.66% 0.00% 100.00% 100.00% 100.00% 100.00% 0.00%
<pre></pre>	0.00% 3.35% 3.09% 3.93% 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% \$ *x at Issue 25.41% 8.95% 34.36% \$ \$ *x 1 sue 4.47% 2.5.41% 8.95% 34.36% \$ *x 1 sue 4.47% 3.27% 2.4.48% 3.27% 2.4.48% 3.27% 3.4.48% 3.27% 3.4.4% 3.27% 3.4.4% 3.27% 3.4.4% 3.27% 3.4.4% 3.4.4% 3.4.4% 3.4.4% 3.4.49% 3.4.4% 3.4.49% 3.00%	-0.06% 5.75% 0.74% 4.03% 3.82% 4.74% 3.57% 11.99% 15.59% 2.38% 10.11% 7.75% 20.93% 0.00% 8.666% 0.00% 100.00% 100.00% Dec - 15 19.71% 13.20% 32.91% Dec - 15 0.00% 0.0
< 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 70% > 70% and ≤ 70% > 70% and ≤ 85% > 85% and ≤ 70% > 90% and ≤ 85% > 80% and ≤ 85% > 85% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 15 mths and ≤ 18 mths > 15 mths and ≤ 12 mths > 15 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 72 mths > 17 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 96 mths > 84 mths and ≤ 96 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths	0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56% 5.56% 9.13% 2.91% 14,60% 27,46% 1.77% 4,47% 0.00% 100.00% 100.00% \$ **x** **x	-0.06% 5.75% 0.74% 4.03% 3.82% 4.74% 3.57% 11.99% 11.559% 2.38% 10.11% 7.75% 20.93% 0.00% 8.66% 0.00% 100.00% 100.00% 100.00% 100.00% 0.00%

Geographic Distribution ACT - Metro Total ACT		\$% at Issue 2.01% 2.01%		<u>Dec - 15</u> 0.00% 0.00%
NSW - Inner city NSW - Metro NSW - Non metro Total NSW		0.00% 26.29% 8.37% 34.67%		0.00% 33.55% 8.24% 41.80%
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		0.00% 7.67% 5.12% 12.78%		0.00% 8.32% 5.06% 13.38%
SA - Inner city SA - Metro SA - Non metro Total SA		0.00% 7.65% 0.61% 8.26%		0.00% 11.05% 1.60% 12.65%
TAS - Inner city TAS - Metro TAS - Non metro Total TAS		0.81% 0.00% 0.00% 0.81%		0.00% 0.00% 0.00% 0.00%
VIC - Inner city VIC - Metro VIC - Non metro Total VIC		0.00% 20.07% 4.58% 24.65%		0.00% 17.45% 1.47% 18.92%
WA - Inner city WA - Metro WA - Non metro Total WA		0.00% 16.82% 0.00% 16.82%		0.00% 13.26% 0.00% 13.26%
Total Inner City Total Metro Total Non Metro Total		0.81% 80.52% 18.68% 100.00%		0.00% 83.63% 16.37% 100.00%
ARREARS \$ % (scheduled balance basis) Jul-14 Aug-14 Sep-14 Oct-14 Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Ayr-15 Jun-15 Jun-15 Jul-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15	31-60 1.87% 1.88% 1.88% 1.91% 0.00% 0.00% 0.00% 1.00% 1.01% 1.10% 1.19% 1.11% 0.00% 2.77% 2.78% 0.00%	61-90 2.21% 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% 1.10% 0.00% 0.00% 0.00% 0.00%	90+ 1.78% 1.78% 1.79% 0.00%	Total 5.86% 3.66% 3.67% 1.91% 0.00% 0.00% 0.96% 1.00% 1.01% 1.10% 2.49% 1.11% 0.00% 0.00% 2.77% 2.78%
MORTGAGE SAFETY NET Jul-14 Aug-14 Sep-14 Oct-14	No of Accounts	,		
Nov-14 Dec-14 Jan-15 Feb-15 Mar-15 Apr-15	- - - -	- - - -		
May-15 Jun-15 Jul-15 Aug-15	- - - -	- - - -		
Sep-15 Oct-15 Nov-15 Dec-15	-	- - -		
MORTGAGE IN POSSESSION	No of Accounts NIL	Amount (\$) NIL		
MORTGAGE INSURANCE Total	No. of claims	Gross claim (A\$)	Gross payment (A\$)	LMI net loss
Total	-	-	-	