Article 122a of CRD2 retention of interest report for Progress 2014-1 Trust

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

Note

CRD2 Pool Thursday, 20th March 2014 Saturday, 22th July 2045

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

COLLATERAL INFORMATION Total pool size: Total Number Of Loans (UnConsolidated): Total number of loans (consolidating split loans):	<u>At Issue</u>	Jan - 20
Total Number Of Loans (UnConsolidated):	A 14 44 14 14	
	\$49,851,475.40	\$10,606,417.49
Total number of loans (consolidating split loans):	266	74
	151	47
Average loan Size:	\$330,142.22	\$225,668.46
Maximum loan size:	\$918,575.80	\$867,921.26
Total property value:	\$87,075,624.00	\$24,415,935.00
Number of Properties:	167	48
Average property value:	\$521,410.92	\$508,665.31
Average current LVR:	59.82%	45.35%
Average Term to Maturity (months):	310.30	238.93
Maximum Remaining Term to Maturity (months):	356.22	285.17
Weighted Average Seasoning (months):	37.10	100.82
Weighted Average Current LVR:	64.57%	62.64%
Weighted Average Term to Maturity (months):	317.17	257.24
% of pool with loans > \$500,000:	30.17%	27.19%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	95.00%	115.23%
% Fixed Rate Loans(Value):	25.89%	2.00%
% Interst Only loans (Value):	44.00%	16.94%
Weighted average mortgage interest:	5.37%	3.91%
Investment Loans:	31.32%	46.52%
Outstanding Balance Distribution	<u>\$ % at Issue</u>	<u>Jan - 20</u>
≤\$0	0.00%	-0.26%
> \$0 and ≤ \$100,000	1.24%	2.93%
> \$100,000 and ≤ \$150,000	3.79%	8.55%
> \$150,000 and ≤ \$200,000	4.94%	11.26%
> \$200,000 and ≤ \$250,000	8.96%	12.14%
> \$250,000 and ≤ \$300,000	11.92%	10.86%
> \$300,000 and ≤ \$350,000	7.14%	9.43%
> \$350,000 and ≤ \$400,000	11.08%	13.85%
> \$400,000 and ≤ \$450,000	11.17%	4.04%
> \$450,000 and ≤ \$500,000	9.58%	0.00%
> \$500,000 and ≤ \$550,000	3.22%	4.83%
> \$550,000 and ≤ \$600,000	4.54%	0.00%
> \$600,000 and ≤ \$650,000	3.73%	0.00%
> \$650,000 and ≤ \$700,000	4.07%	0.00%
> \$700,000 and ≤ \$750,000	5.79%	7.01%
> \$750,000 and ≤ \$800,000	0.00%	7.18%
> \$800,000 and ≤ \$850,000	3.39%	0.00%
> \$850,000 and ≤ \$900,000	1.79%	8.18%
> \$900,000 and ≤ \$950,000	3.66%	0.00%
	100.00%	100.00%
Total		100.00%
TOTAL		100.00%
	\$ % at Issue	
Outstanding Balance LVR Distribution	<u>\$ % at Issue</u> 0.00%	<u>Jan - 20</u>
Outstanding Balance LVR Distribution ≤ 0%	0.00%	<u>Jan - 20</u> -0.26%
Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25%	0.00% 7.28%	<mark>Jan - 20</mark> -0.26% 4.96%
Outstanding Balance LVR Distribution ≤ 0% >0% and ≤ 25% > 25% and ≤ 30%	0.00% 7.28% 3.31%	<mark>Jan - 20</mark> -0.26% 4.96% 3.43%
Qutstanding Balance LVR Distribution ≤ 0% >0% and ≤ 25% >25% and ≤ 30% >30% and ≤ 35%	0.00% 7.28% 3.31% 5.30%	<u>lan - 20</u> -0.26% 4.96% 3.43% 4.21%
Outstanding Balance LVR Distribution ≤ 0% >0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40%	0.00% 7.28% 3.31% 5.30% 3.31%	<mark>Jan - 20</mark> -0.26% 4.96% 3.43% 4.21% 1.25%
Outstanding Balance LVR Distribution ≤ 0% >0% and ≤ 25% >25% and ≤ 30% >30% and ≤ 35% >35% and ≤ 40% >40% and ≤ 45%	0.00% 7.28% 3.31% 5.30% 3.31% 4.64%	<mark>Jan - 20</mark> -0.26% 4.96% 3.43% 4.21% 1.25% 7.14%
Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 40% > 40% and ≤ 40% > 40% and ≤ 50%	0.00% 7.28% 3.31% 5.30% 3.31% 4.64% 1.99%	<u>Jan - 20</u> -0.26% 3.43% 4.21% 1.25% 7.14% 8.22%
Outstanding Balance LVR Distribution ≤ 0% >0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50%	0.00% 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26%	<u>Jan - 20</u> -0.26% 3.43% 4.21% 1.25% 7.14% 8.22% 4.04%
Outstanding Balance LVR Distribution ≤ 0% >0% and ≤ 25% >25% and ≤ 30% >30% and ≤ 35% >33% and ≤ 40% > 40% and ≤ 45% >50% and ≤ 55% >55% and ≤ 60%	0.00% 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28%	Jan - 20 -0.26% 4.96% 3.43% 4.21% 1.25% 7.14% 8.22% 4.04% 18.64%
Outstanding Balance LVR Distribution \$ 0% > 0% and \$ 25% > 25% and \$ 30% > 30% and \$ 35% > 30% and \$ 40% > 40% and \$ 45% > 45% and \$ 50% > 55% and \$ 60% > 560% and \$ 65%	0.00% 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62%	Jan - 20 -0.26% 4.95% 3.43% 4.21% 1.25% 7.14% 8.22% 4.04% 18.64% 6.27%
Outstanding Balance LVR Distribution ≤ 0% >0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 33% and ≤ 40% > 40% and ≤ 45% > 50% and ≤ 55% > 55% and ≤ 60%	0.00% 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28%	Jan - 20 -0.26% 4.96% 3.43% 4.21% 1.25% 7.14% 8.22% 4.04% 18.64%
Outstanding Balance LVR Distribution \$ 0% > 0% and \$ 25% > 25% and \$ 30% > 30% and \$ 35% > 30% and \$ 40% > 40% and \$ 45% > 45% and \$ 50% > 55% and \$ 60% > 560% and \$ 65%	0.00% 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62%	Jan - 20 -0.26% 4.95% 3.43% 4.21% 1.25% 7.14% 8.22% 4.04% 18.64% 6.27%
Outstanding Balance LVR Distribution ≤ 0% >0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 33% > 35% and ≤ 40% > 40% and ≤ 45% > 50% and ≤ 55% > 55% and ≤ 55% > 55% and ≤ 55% > 56% and ≤ 70% > 70% and ≤ 75%	0.00% 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95%	Jan - 20 -0.26% 4.96% 3.43% 4.21% 1.25% 7.14% 8.22% 4.04% 18.64% 6.27% 3.50%
Outstanding Balance LVR Distribution ≤ 0% >0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 65% > 60% and ≤ 65% > 65% and ≤ 70%	0.00% 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58%	Jan - 20 -0.26% 4.96% 3.43% 4.21% 1.25% 7.14% 8.22% 4.04% 18.64% 6.27% 3.50% 15.00%
Outstanding Balance LVR Distribution ≤ 0% >0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 33% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 75% and ≤ 80% > 80% and ≤ 85%	0.00% 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99%	Jan - 20 -0.26% 4.96% 3.43% 4.21% 1.25% 7.14% 8.22% 4.04% 18.64% 6.27% 3.50% 15.00% 7.07% 3.87%
Outstanding Balance LVR Distribution ≤ 0% >0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 40% > 40% and ≤ 45% > 40% and ≤ 45% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 80% and ≤ 85% > 80% and ≤ 85% > 80% and ≤ 90%	0.00% 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 4.64%	Jan - 20 -0.26% 4.96% 3.43% 4.21% 1.25% 7.14% 8.22% 4.04% 18.64% 6.27% 3.50% 15.00% 7.07% 3.87% 0.00%
Outstanding Balance LVR Distribution 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 33% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 60% > 60% and ≤ 65% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 90% and ≤ 95%	0.00% 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 4.64%	Jan - 20 -0.26% 4.95% 3.43% 4.21% 1.25% 7.14% 8.22% 4.04% 18.64% 6.27% 3.50% 15.00% 7.07% 3.87% 0.00% 4.48%
Qutstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 60% and ≤ 65% > 65% and ≤ 70% > 75% and ≤ 80% > 80% and ≤ 95% > 80% and ≤ 95% > 90% and ≤ 95% > 90% and ≤ 95% > 95% and ≤ 100%	0.00% 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 4.64% 1.99% 4.64%	Ian - 20 -0.26% 4.96% 3.43% 4.21% 1.25% 7.14% 8.22% 4.04% 18.64% 6.27% 3.50% 15.00% 7.07% 3.87% 0.00% 4.48% 0.00%
Outstanding Balance LVR Distribution ≤ 0% >0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 70% and ≤ 85% > 85% and ≤ 80% > 80% and ≤ 85% > 95% and ≤ 90% > 95% and ≤ 100% > 100%	0.00% 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.95% 12.58% 12.58% 19.87% 1.95% 4.64% 1.99% 4.64%	Jan - 20 -0.26% 4.96% 3.43% 4.21% 1.25% 7.14% 8.22% 4.04% 18.64% 6.27% 3.50% 15.00% 7.07% 3.87% 0.00% 8.18%
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Outstanding Balance LVR Distribution \$ 0% >0% and \$ 25% >25% and \$ 30% >30% and \$ 40% >40% and \$ 40% >40% and \$ 45% >45% and \$ 50% >50% and \$ 60% >60% and \$ 65% >65% and \$ 70% >75% and \$ 80% >88% and \$ 85% >85% and \$ 100% >95% and \$ 100% >95% and \$ 100% >100% Total	0.00% 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 4.64% 1.99% 0.00% 0.00% 0.00%	Jan - 20 -0.26% 4.96% 3.43% 4.21% 1.25% 7.14% 8.22% 4.04% 18.64% 6.27% 3.50% 15.00% 7.07% 3.87% 0.00% 8.18% 100.00%
Outstanding Balance LVR Distribution 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 33% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 88% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% > 100% Total Mortgage Insurance Genworth	0.00% 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 4.64% 1.99% 0.00% 0.00% 0.00% 0.00%	Jan - 20 -0.26% 4.96% 3.43% 4.21% 1.25% 7.14% 8.22% 4.04% 18.64% 6.27% 3.50% 15.00% 7.07% 3.87% 0.00% 8.18% 100.00% Jan - 20 22.45%
Outstanding Balance LVR Distribution < 0%	0.00% 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 6.62% 7.95% 12.58% 19.87% 19.87% 19.87% 19.95% 4.64% 1.99% 4.64% 1.99% 4.64% 1.99% 4.64% 1.99% 4.64% 1.99% 4.64% 1.99% 4.64% 1.99% 4.64% 1.99% 4.64% 1.99% 4.64% 1.99% 4.64% 1.99% 4.64% 1.99% 4.64% 1.99% 4.64% 1.99% 4.64% 1.95% 4.64% 1.95% 4.64%4.64% 4.64%	Jan - 20 -0.26% 4.95% 3.43% 4.21% 1.25% 7.14% 8.22% 4.04% 18.64% 6.27% 3.50% 15.00% 7.07% 3.87% 0.00% 8.18% 100.00% Jan - 20 22.45% 0.00%
Outstanding Balance LVR Distribution < 0%	0.00% 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 4.64% 1.99% 0.00% 0.00% 0.00% 0.00%	Jan - 20 -0.26% 4.96% 3.43% 4.21% 1.25% 7.14% 8.22% 4.04% 18.64% 6.27% 3.50% 15.00% 7.07% 3.87% 0.00% 8.18% 100.00% Jan - 20 22.45%
Outstanding Balance LVR Distribution \$ 0% > 0% and \$ 25% > 25% and \$ 30% > 30% and \$ 40% > 40% and \$ 45% > 45% and \$ 50% > 50% and \$ 55% > 55% and \$ 60% > 60% and \$ 65% > 65% and \$ 65% > 70% and \$ 75% > 75% and \$ 80% > 80% and \$ 95% > 95% and \$ 100% > 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis	0.00% 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 6.62% 7.95% 12.58% 19.87% 19.87% 19.87% 19.95% 4.64% 1.99% 4.64% 1.99% 4.64% 1.99% 4.64% 1.99% 4.64% 1.99% 4.64% 1.99% 4.64% 1.99% 4.64% 1.99% 4.64% 1.99% 4.64% 1.99% 4.64% 1.99% 4.64% 1.99% 4.64% 1.99% 4.64% 1.99% 4.64% 1.95% 4.64% 1.95% 4.64%4.64% 4.64%	Jan - 20 -0.26% 4.95% 3.43% 4.21% 1.25% 7.14% 8.22% 4.04% 18.64% 6.27% 3.50% 15.00% 7.07% 3.87% 0.00% 8.18% 100.00% Jan - 20 22.45% 0.00%
Outstanding Balance LVR Distribution < 0%	0.00% 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 4.64% 1.99% 0.00% 0.00% 0.00% 0.00% 23.93% 3.51%	Jan - 20 -0.26% 4.96% 3.43% 4.21% 1.25% 7.14% 8.22% 4.04% 18.64% 6.27% 3.50% 15.00% 7.07% 3.87% 0.00% 4.48% 0.00% 100.00% Ian - 20 22.45% 0.00%
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Outstanding Balance LVR Distribution < 0%	0.00% 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 12.58% 12.58% 12.58% 12.58% 12.58% 12.58% 19.87% 4.64% 1.99% 0.00% 0.0	Jan - 20 -0.26% 4.96% 3.43% 4.21% 1.25% 7.14% 8.22% 4.04% 18.64% 6.27% 3.50% 15.00% 7.07% 3.86% 0.00% 4.48% 0.00% Jan - 20 0.00%
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Outstanding Balance LVR Distribution \$ 0% > 0% and \$ 25% > 25% and \$ 30% > 30% and \$ 35% > 33% and \$ 40% > 40% and \$ 45% > 45% and \$ 50% > 55% and \$ 60% > 60% and \$ 65% > 55% and \$ 70% > 70% and \$ 75% > 75% and \$ 80% > 88% and \$ 90% > 90% and \$ 95% > 95% and \$ 100% > 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and \$ 6 mths > 6 mths and \$ 9 mths	0.00% 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 4.64% 1.99% 4.64% 1.99% 0.00% 0.0	Jan - 20 -0.26% 4.96% 3.43% 4.21% 1.25% 7.14% 8.22% 4.04% 18.64% 6.27% 3.50% 15.00% 0.15.00% 8.84% 0.00% 8.18% 0.00% 22.45% 0.00% Jan - 20 26.91% Jan - 20 0.00%
Outstanding Balance LVR Distribution 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 33% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 88% and ≤ 90% > 90% and ≤ 95% > 90% and ≤ 95% > 90% and ≤ 90% > 90% and ≤ 90% > 90% and ≤ 100% > 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 10 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 15 mths and ≤ 18 mths	0.00% 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 4.64% 1.99% 4.64% 1.99% 0.00% 0.00% 0.00% 0.00% 0.00% 5 <u>% at Issue</u> 23.93% 3.51% 27.45% 5 <u>% at Issue</u> 23.93% 3.51%	Jan - 20 -0.26% 4.96% 3.43% 4.21% 1.25% 7.14% 8.22% 4.04% 18.64% 6.27% 3.50% 15.00% 0.15.00% 8.7% 0.00% 4.48% 0.00% 100.00% jan - 20 22.45% 0.00% jan - 20 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Qutstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 33% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 55% and ≤ 60% > 60% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 95% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% > 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 12 mths > 9 mths and ≤ 12 mths > 10 mths and ≤ 12 mths > 15 mths and ≤ 11 mths > 15 mths and ≤ 21 mths	0.00% 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 12.58% 19.87% 1.99% 4.64% 1.99% 0.00%0.00% 0.	Jan - 20 -0.26% 4.95% 3.43% 4.21% 1.25% 7.14% 8.22% 4.04% 18.64% 6.27% 3.50% 15.00% 7.07% 3.87% 0.00% 8.18% 100.00% 22.45% 0.00% 26.91% Jan - 20 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Outstanding Balance LVR Distribution 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 33% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 88% and ≤ 90% > 90% and ≤ 95% > 90% and ≤ 95% > 90% and ≤ 90% > 90% and ≤ 90% > 90% and ≤ 100% > 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 10 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 15 mths and ≤ 18 mths	0.00% 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 4.64% 1.99% 4.64% 1.99% 0.00% 0.00% 0.00% 0.00% 0.00% 5 <u>% at Issue</u> 23.93% 3.51% 27.45% 5 <u>% at Issue</u> 23.93% 3.51%	Jan - 20 -0.26% 4.96% 3.43% 4.21% 1.25% 7.14% 8.22% 4.04% 18.64% 6.27% 3.50% 15.00% 0.15.00% 8.7% 0.00% 4.48% 0.00% 100.00% jan - 20 22.45% 0.00% jan - 20 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%

Total	100.00%	100.00%
> 120 mths	2.78%	9.92%
> 108 mths and ≤ 120 mths	0.00%	18.45%
> 96 mths and ≤ 108 mths	1.57%	16.96%
> 84 mths and ≤ 96 mths	1.44%	45.64%
> 72 mths and ≤ 84 mths	2.02%	9.03%
> 60 mths and ≤ 72 mths	7.02%	0.00%
> 48 mths and ≤ 60 mths	4.89%	0.00%

Geographic Distribution		<u>\$ % at Issue</u>		<u>Jan - 20</u>
ACT - Metro		4.84%		6.95%
Total ACT		4.84%		6.95%
NCM lange site		0.00%		0.00%
NSW - Inner city NSW - Metro		0.00% 31.14%		0.00% 28.36%
NSW - Non metro		9.52%		0.00%
Total NSW		40.66%		28.36%
NT - Metro		0.00%		0.00%
NT - Non metro Total NT		0.00%		0.00% 0.00%
lotal N1		0.00%		0.0078
QLD - Inner city		0.00%		0.00%
QLD - Metro		6.80%		12.30%
QLD - Non metro		6.83%		4.13%
Total QLD		13.62%		16.44%
SA - Inner city		0.00%		0.00%
SA - Metro		5.86%		7.49%
SA - Non metro		0.00%		0.00%
Total SA		5.86%		7.49%
TAS - Inner city		0.00%		0.00%
TAS - Metro		0.72%		0.00%
TAS - Non metro		0.37%		1.06%
Total TAS		1.09%		1.06%
		0.000		0.000
VIC - Inner city VIC - Metro		0.00% 17.33%		0.00% 19.54%
VIC - Non metro		3.59%		1.40%
Total VIC		20.92%		20.94%
WA - Inner city		0.62%		0.00%
WA - Metro WA - Non metro		12.39% 0.00%		18.76% 0.00%
Total WA		13.01%		18.76%
Total Inner City		0.62%		0.00%
Total Metro Total Non Metro		79.08% 20.30%		93.41% 6.59%
Total		100.00%		100.00%
ARREARS \$ % (scheduled balance basis)	31-60	61-90	90+	Total
Jan-19 Feb-19	6.94% 0.00%	0.00% 0.00%	0.00% 6.99%	6.94% 6.99%
Mar-19	0.00%	0.00%	7.20%	7.20%
Apr-19	0.00%	0.00%	7.29%	7.29%
May-19	0.00%	0.00%	0.00%	0.00%
Jun-19	0.00%	0.00%	0.00%	0.00%
Jul-19	0.00%	0.00%	0.00%	0.00%
Aug-19 Sep-19	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Oct-19	0.00%	0.00%	0.00%	0.00%
Nov-19	0.00%	0.00%	0.00%	0.00%
Dec-19	0.00%	0.00%	0.00%	0.00%
Jan-20	0.00%	0.00%	0.00%	0.00%
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
Jan-19	-	-		
Feb-19	-	-		
Mar-19		-		
Apr-19 May-19		-		
Jun-19	-	-		
Jul-19	-	-		
Aug-19				
	-	-		
Sep-19	-	-		
Sep-19 Oct-19	-	-		
Sep-19	-	-		
Sep-19 Oct-19 Nov-19	-	-		
Sep-19 Oct-19 Nov-19 Dec-19	- - - - - No of Accounts	- - - - - - - -		
Sep-19 Oct-19 Nov-19 Dec-19 Jan-20 MORTGAGE IN POSSESSION	NIL	NIL		
Sep-19 Oct-19 Nov-19 Dec-19 Jan-20			LMI payment (A\$)	Net loss
Sep-19 Oct-19 Nov-19 Dec-19 Jan-20 MORTGAGE IN POSSESSION	NIL	NIL	LMI payment (A\$) -	Net loss