## Article 122a of CRD2 retention of interest report for Progress 2018-1 Trust

Transaction Name: CRD2 Pool

Closing Date: Thursday, 28th June 2018
Maturity Date: Friday, 11th June 2049
Payment Date:

Business Day for Payments:

Determination Date & Ex-Interest Date:

Note

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

Average property value:	\$517,567	\$520,155.79
Total property value: Number of Properties:	\$102,995,758 199	\$39,531,840.00 76
Average property value:	\$517,567	\$520,155.79
Average current LVR:	54.02%	34.13%
Average Term to Maturity (months):	302.71	230.41
Maximum Remaining Term to Maturity (months):	348.20	292.08
Weighted Average Seasoning (months):	35.11	92.34
Weighted Average Current LVR:	61.43%	53.35%
Weighted Average Term to Maturity (months):	317.93	257.26
% of pool with loans > \$500,000:	10.37%	5.20%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.27%	85.42%
% Fixed Rate Loans(Value):	4.58%	5.74%
% Interst Only loans (Value):	25.62%	0.98%
Weighted average mortgage interest:	4.18%	5.83%
Investment Loans:	20.17%	30.63%
Outstanding Balance Distribution	\$ % at Issue	<u>Jan - 23</u>
≤ \$0	0.00%	-0.05%
> \$0 and ≤ \$100,000	2.93%	8.69%
> \$100,000 and ≤ \$150,000	5.61%	10.52%
> \$150,000 and ≤ \$200,000	6.13%	12.33%
> \$200,000 and ≤ \$250,000	14.09%	17.31%
> \$250,000 and ≤ \$300,000	23.08%	12.25%
> \$300,000 and ≤ \$350,000	28.83%	16.08%
> \$350,000 and ≤ \$400,000	5.22%	9.92%
> \$400,000 and \( \leq \frac{450,000}{1000}	0.87%	3.74%
> \$450,000 and \( \left\) \$500,000	2.87%	4.02%
> \$500,000 and \( \left\) \$550,000	2.09%	0.00%
> \$550,000 and ≤ \$600,000	2.30%	5.20%
> \$600,000 and ≤ \$650,000	2.53%	0.00%
> \$650,000 and \( \left\) \$700,000	0.00%	0.00%
> \$700,000 and \( \left\) \$750,000	0.00%	0.00%
> \$750,000 and ≤ \$800,000	1.54%	0.00%
> \$800,000 and ≤ \$850,000	0.00%	0.00%
> \$850,000 and ≤ \$900,000	0.00%	0.00%
> \$900,000 and ≤ \$950,000	0.00% 1.92%	0.00% 0.00%
> \$950,000 and ≤ \$1,000,000		

Obstanding Balance UNE Distribution         \$ % is 1 bases         an 23           5 (%)         0.00         0.05 (%)           > (%)         6.84%         1.176           > 25% and 5 25%         6.84%         1.176           > 25% and 5 25%         4.50%         0.00%           > 25% and 5 25%         4.50%         1.00%           > 45% and 5 50%         3.50%         1.76%           > 25% and 5 50%         3.30%         3.36%           > 25% and 5 50%         3.34%         4.29%           > 25% and 5 60%         3.34%         4.29%           > 25% and 5 70%         3.98%         16.57%           > 25% and 5 70%         3.88%         16.27%           > 25% and 5 70%         3.00%         3.00%           > 25% and 5 70%         3.00%         3.00%           > 25% and 5 70%         3.00%         3.00%           > 25% and 5 70%         0.00%         0.00%           25% and 5 70%         0.00%			
> ON and 25Ms         6.84Ms         1.170Ms           > 25Ms and 6.30Ms         4.93Ms         0.00Ms           > 35Ms and 6.40Ms         4.93Ms         1.169Ms           > 45Ms and 6.50Ms         3.93Ms         1.169Ms           > 45Ms and 6.50Ms         3.33Ms         0.00Ms           > 50Ms and 6.50Ms         3.14Ms         4.29Ms           > 60Ms and 6.50Ms         1.14Ms         4.29Ms           > 50Ms and 6.50Ms         1.14Ms         4.29Ms           > 50Ms and 6.50Ms         1.14Ms         4.29Ms           > 50Ms and 6.50Ms         1.14Ms         4.29Ms           > 79Ms and 5.70Ms         3.69Ms         1.05Ms           > 75Ms and 5.80Ms         8.00Ms         0.00Ms           > 58Ms and 5.90Ms         3.69Ms         1.09Ms           > 58Ms and 5.90Ms         0.00Ms         0.00Ms	Outstanding Balance LVR Distribution	\$ % at Issue	<u> Jan - 23</u>
> 25% and 530%         3.33%         1.071%           > 30% and 63 33%         4.50%         0.00%           > 35% and 64 50%         4.69%         5.17%           > 40% and 64 50%         4.69%         1.169%           > 45% and 65 50%         5.58%         1.76%           > 55% and 65 50%         3.30%         3.30%           > 55% and 65 50%         3.30%         3.30%           > 55% and 65 50%         3.30%         3.30%           > 70% and 550%         2.77.14%         1.65%           > 70% and 573%         7.65%         1.523%           > 70% and 58 50%         8.60%         0.00%           > 80% and 590%         0.00%         0.00%           > 50% and 5100%         0.00%         0.00%           > 50% and 5100%         0.00%         0.00%            50% and 5100%         0.00%         0.00	≤ 0%	0.00%	-0.05%
> 30% and 535%         4.59%         1.00%           > 40% and 450%         4.93%         1.169%           > 40% and 450%         3.38%         1.70%           > 50% and 550%         3.58%         1.00%           > 50% and 550%         3.30%         3.30%           > 60% and 560%         3.14%         4.29%           > 60% and 560%         3.14%         4.29%           > 60% and 560%         3.20%         1.50%           > 75% and 500%         3.69%         1.50%           > 25% and 500%         3.69%         1.00%           > 25% and 500%         3.69%         1.00%           > 85% and 500%         0.00%         0.00%           > 85% and 500%         0.00%         0.00%           > 80% and 500%         0.00%         0.00%           > 80% and 500%         0.00%         0.00%           50% and 500%         0.00%         0.00%           <	> 0% and ≤ 25%	6.84%	11.70%
> 35% and 54 00V         4.99%         1.15%           > 45% and 550W         3.58%         1.76%           > 550% and 550W         3.58%         1.76%           > 505% and 550W         3.20%         9.36%           > 505% and 550W         3.20%         9.36%           > 505% and 570W         8.58%         1.67%           > 105% and 570W         2.71%         1.050%           > 25% and 520W         2.71%         1.050%           > 25% and 520W         3.06%         1.050%           > 205% and 520W         0.00%         0.00%           > 300% and 520W         0.00%         0.00%            300% and 520W         0.00%         0.00%            400 mits and 520W         0.00%         0.00%            500 mits and 520W         0.00%         0.00%            600 mits and 520W         0.00%	> 25% and ≤ 30%	3.93%	10.71%
> 40% and 54 50%         3.38%         1.76%           > 50% and 550%         3.38%         1.70%           > 50% and 550%         3.30%         3.20%           > 50% and 550%         3.14%         4.29%           > 60% and 570%         8.898%         16.67%           > 70% and 573%         7.85%         16.23%           > 20% and 580%         2.77.11%         1.00%           > 80% and 500%         3.00%         1.00%           > 30% and 5 50%         0.00%         0.00%           > 30% and 5 50%         0.00%         0.00%           > 20% and 5 50%         0.00%         0.00%           > 30% and 5 50%         0.00%         0.00%           2 50% and 5 100%         0.00%         0.00%           OBE         5.8 M t issue         1.00%           Genworth         7.0 3%         6.89%           Total         100.00%         0.00%           Seating Analysis         5.8 t issue         1.000%           Seating Analysis         5.8 t issue <td>&gt; 30% and ≤ 35%</td> <td>4.50%</td> <td>0.00%</td>	> 30% and ≤ 35%	4.50%	0.00%
> 45%s and 550%         3.5%%         1.76%           > 55%s and 550%         5.00%         3.00%         3.36%           > 55%s and 560%         3.14%         4.29%           > 65%s and 570%         8.98%         1.66.7%           > 70%s and 570%         7.85%s         10.00%           > 20%s and 580%         3.00%         1.00%           > 58%s and 580%         3.00%         1.00%           > 58%s and 5100%         0.00%         0.00%           > 58%s and 5100%         0.00%         0.00%           59%s and 5100%         0.00%         0.00%           50%eworth         20.31%         27.33%           0BE         5.63%         3.72%           Univariand         74.05%         6.89%           Total         100.00%         100.00%           Deep C         5.63%         3.72%           Univariand         74.05%         6.89%           Total         100.00%         100.00%           Seasoning Analysis         3.24 ***         100.00%           Delita and 5 anths         0.00%         0.00%           Solita and 5 anths         0.00%         0.00%           2 anths and 5 13 mths         0.20%         0.00	> 35% and ≤ 40%	4.89%	5.17%
>50% and 550%         6.00%         9.30%         9.35%         9.35%         9.34%         4.79%         >.565% and 6.50%         3.14%         4.79%         >.565% and 6.50%         1.00%         1.00%         1.00%         1.00%         1.00%         1.00%         1.00%         1.00%         1.00%         2.00% and 5.50%         3.60%         0.00%         2.00% and 5.50%         3.60%         0.00%         2.00% and 5.50%         3.60%         0.00%         2.00% and 5.50%         3.60%         1.00.00%         3.	> 40% and ≤ 45%	4.93%	11.69%
>5556 and 6560%         3.14%         4.25%           >650% and 650%         3.14%         4.25%           >650% and 670%         8.98%         16.67%           >70% and 670%         8.98%         16.67%           >750% and 580%         3.60%         0.00%           >850% and 590%         0.00%         0.00%           >590% and 590%         0.00%         0.00%           >595% and 5100%         0.00%         1.000%           Mortage Insurance         \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	> 45% and ≤ 50%	3.58%	1.76%
>60% and 5 60%         3.14%         4.29%           >56% and 5 70%         8.98%         16.52%           >70% and 5 73%         7.85%         16.23%           > 20% and 5 25%         8.60%         0.00%           > 20% and 5 25%         0.00%         0.00%           > 59% and 5 90%         0.00%         0.00%           > 59% and 5 100%         0.00%         0.00%           > 59% and 5 100%         0.00%         0.00%           Total         10.000%         100.00%           Total         20.31%         7.7.30%           QBE         5.658         3.72%           Uninsured         7.450%         5.638           Total         10.000%         100.00%           10 mts and 5 100         10.000%         100.00%           2 mts and 5 100         0.000%         10.00%           3 mts and 5 100         0.00%         10.00%           4 mts and 5 100         0.00%         10.00%           5 mts and 5 100         0.00%         10.00%           6 mts and 5 100         0.00%         10.00%           1 mts and 5 100         0.00%         10.00%           2 mts and 5 100         0.00%         10.00%	> 50% and ≤ 55%	6.07%	0.00%
>555% and \$700%         8,99%         15.67%           >750% and \$79%         7,85%         10.50%           >250% and \$80%         27,71%         10.50%           >850% and \$90%         3,69%         1.97%           >595% and \$90%         0.00%         0.00%           >595% and \$100%         0.00%         100.00%           Solo and \$100%         100.00%         100.00%           Total         100.00%         100.00%           Mortzage Insurance         \$3 kat Issue         1an-23           Geworth         0.01%         7.70%           See         5.63%         3.72%           Total         100.00%         100.00%           Seatoning Analysis         \$ kat Issue         Jan-23           > 0 mts and \$1 mth         0.00         0.00%           > 6 mths and \$2 mth         0.00%         0.00%           > 6 mths and \$2 mth         0.00%         0.00%           > 6 mths and \$2 mth         0.00%         0.00%           > 10 mths and \$2 mth         0.00%         0.00%           > 2 mths and \$2 mth         0.00%         0.00%           > 2 mths and \$2 mth         0.00%         0.00%           > 1 mths and \$2 mth         0.00%	> 55% and ≤ 60%	5.30%	9.36%
>555% and \$700%         8,99%         15.67%           >750% and \$79%         7,85%         10.50%           >250% and \$80%         27,71%         10.50%           >850% and \$90%         3,69%         1.97%           >595% and \$90%         0.00%         0.00%           >595% and \$100%         0.00%         100.00%           Solo and \$100%         100.00%         100.00%           Total         100.00%         100.00%           Mortzage Insurance         \$3 kat Issue         1an-23           Geworth         0.01%         7.70%           See         5.63%         3.72%           Total         100.00%         100.00%           Seatoning Analysis         \$ kat Issue         Jan-23           > 0 mts and \$1 mth         0.00         0.00%           > 6 mths and \$2 mth         0.00%         0.00%           > 6 mths and \$2 mth         0.00%         0.00%           > 6 mths and \$2 mth         0.00%         0.00%           > 10 mths and \$2 mth         0.00%         0.00%           > 2 mths and \$2 mth         0.00%         0.00%           > 2 mths and \$2 mth         0.00%         0.00%           > 1 mths and \$2 mth         0.00%	> 60% and ≤ 65%	3.14%	4.29%
>70% and 4 79%         1.52%           >50% and 4 80%         27,71%         10.50%           >80% and 4 85%         8.60%         0.00%           >59% and 5 90%         0.00%         0.00%           >95% and 5 90%         0.00%         0.00%           >59% and 5 90%         0.00%         0.00%           59% and 100%         0.00%         0.00%           December 1         20.31%         7.30%           QEE         5.63%         3.72%           Unincured         7.405%         6.89%           Total         100.00%         100.00%           Sessoning Analysis         2.415 stsss         1.91.23           2 of mts and 5 of mts         0.00%         0.00%           2 of mts and 5 of mts         0.00%         0.00%           2 of mts and 5 of mts         0.00%         0.00%           2 of mts and 5 of mts         0.00%         0.00%           2 of mts and 5 of mts         0.00%         0.00%           2 of mts and 5 of mts         0.00%         0.00%           2 of mts and 5 of mts         0.00%         0.00%           2 of mts and 5 of mts         0.00%         0.00%           2 of mts and 5 of mts         0.00% <td< td=""><td></td><td></td><td></td></td<>			
> 75% and 48 B0%         27,71%         10.50%           > 85% and 45 B0%         3.69%         1.97%           > 95% and 590%         0.00%         0.00%           > 95% and 5100%         0.00%         0.00%           Total         100,000%         100,00%           Mortzage Insurance         \$% at Issue         1an. 23           Gerworth         2.031%         27,30%           BE         5.63%         3.72%           Unincured         74,05%         6.88%           Total         100,000         100,00%           Seasoning Analysis         \$ 18 at Issue         1an. 23           2 of mits and \$2 mits         0.00%         0.00%           2 mits and \$6 mits         0.00%         0.00%           2 mits and \$1 mits         0.00%         0.00%           2 mits and \$2 mits         0.00%         0.00%           2 mits and \$1 mits         1.00%         0.00%           2 mits and \$2 mits         0.00%         0.00%           2 mits and \$2 mits         0.00%         0.00%           2 mits and \$2 mits         9.71%         0.00%           2 mits and \$2 mits         9.71%         0.00%           2 mits and \$2 mits         9.72			
>890% and 4 85%         0.00%         0.00%           >95% and 5 95%         0.00%         0.00%           595% and 5 100%         0.00%         0.00%           595% and 5 100%         0.00%         0.00%           Detail         100,00%         100,00%           Mortgage Insurance         \$% at Issue         1an - 23           Gerworth         20 31%         23 33%           Uninsured         74,65%         6.38%           Total         10,000%         100,00%           Seasoning Analysis         \$% at Issue         1an - 23           Omths and 5 3 mths         0.00%         0.00%           > 3 mths and 5 6 mths         0.00%         0.00%           > 3 mths and 5 6 mths         0.00%         0.00%           > 3 mths and 5 15 mths         0.00%         0.00%           > 3 mths and 5 15 mths         0.00%         0.00%           > 3 mths and 5 15 mths         0.00%         0.00%           > 3 mths and 5 15 mths         0.00%         0.00%           > 15 mths and 5 15 mths         1.00%         0.00%           > 12 mths and 5 15 mths         0.00%         0.00%           > 12 mths and 5 15 mths         1.00%         0.00%			
>858% and \$90%         3.69%         1.97%           959% and \$95%         0.00%         0.00%           >95% and \$100%         0.000%         0.000%           Stati         100,000%         100,000%           Mortage Insurance         \$3.4 taissue         1.923           Genworth         0.31%         2.7.30%           GE         5.63%         3.7.2%           Uninsured         74.05%         68.98%           Total         100,000%         60.00%           Seasoning Analysis         \$% at issue         1.923           2 Omths and \$1 mths         0.00%         0.00%           3 mths and \$6 mths         0.00%         0.00%           3 mths and \$1 mths         0.00%         0.00%           5 mths and \$1 mths         0.00%         0.00%           12 mths and \$1 mths         0.00%         0.00%           12 mths and \$2 mths         9.71%         0.00%           12 mths and \$2 mths         9.71%         0.00%           24 mths and \$2 mths         9.72%         0.00%           24 mths and \$2 mths         8.32%         0.00%           25 mths and \$2 mths         8.23%         0.00%           26 mths and \$2 mths			
998 and \$ 95%         0.00%         0.00%           95% and \$ 100%         0.00%         0.00%           Total         100.00%         100.00%           Morage Insurance         \$2 at 1sue         2.031%         2.730%           GE         5.63%         3.27%           Uninsured         7.05%         68.98%           Total         100.00%         100.00%           Seasoning Analysis         \$2 at 1sue         Jan. 23           O mths and \$3 amth         0.00%         0.00%           3 mths and \$3 amth         0.00%         0.00%           3 mths and \$3 amth         0.00%         0.00%           2 mths and \$2 mths         1.00%         0.00%           2 mths and \$2 mths<			
\$258 and \$100%   \$0.00%   \$0			
Total			
Mortsage Insurance   S.X. at Issue   Jan. 23   Genworth   20.31%   72.30%   QSE   5.63%   3.72%   Uninsured   74.05%   68.98%   Total   100.00%   100.00%     Seasoning Analysis   S.X. at Issue   Jan. 23   > 0 omths and 5 a mths   0.20%   0.00%   > 3 mths and 5 6 mths   0.00%   0.00%   > 3 mths and 5 6 mths   0.00%   0.00%   > 3 mths and 5 9 mths   0.00%   0.00%   > 12 mths and 5 15 mths   0.00%   0.00%   > 12 mths and 5 15 mths   0.00%   0.00%   > 12 mths and 5 15 mths   0.00%   0.00%   > 13 mths and 5 12 mths   0.00%   0.00%   > 15 mths and 5 21 mths   0.00%   0.00%   > 15 mths and 5 21 mths   0.00%   0.00%   > 15 mths and 5 21 mths   0.00%   0.00%   > 18 mths and 5 21 mths   0.00%   0.00%   > 21 mths and 5 21 mths   0.00%   0.00%   > 21 mths and 5 8 mths   0.00%   0.00%   > 21 mths and 5 8 mths   0.00%   0.00%   > 21 mths and 5 8 mths   0.00%   0.00%   > 21 mths and 5 8 mths   0.00%   0.00%   > 23 mths and 5 8 mths   0.00%   0.00%   > 36 mths and 5 8 mths   0.00%   0.00%   > 36 mths and 5 8 mths   0.00%   0.00%   > 40 mths and 5 8 mths   0.00%   0.00%   > 50 mths and 5 8 mths   0.00%   0.00%   > 20 mths and 5 10 mths   0.00%   0.00%   > 20 mths and 5 10 mths   0.00%   0.00%			
Genworth         20.31%         27.30%           OBE         5.63%         3.72%           Uninsured         74.05%         6.83%           Total         100.00%         100.00%           Seasoning Analysis         \$ x at issue         Jan. 23           > 0 mths and \$ 3 mths         0.00%         0.00%           3 mths and \$ 6 mths         0.00%         0.00%           9 mths and \$ 12 mths         0.00%         0.00%           9 mths and \$ 12 mths         0.00%         0.00%           12 mths and \$ 15 mths         38.84%         0.00%           13 mths and \$ 21 mths         1.04%         0.00%           15 mths and \$ 15 mths         1.05%         0.00%           24 mths and \$ 21 mths         9.71%         0.00%           24 mths and \$ 21 mths         9.75%         0.00%           24 mths and \$ 21 mths         6.05%         0.00%           24 mths and \$ 3 mths         8.32%         0.00%           24 mths and \$ 5 mths         3.23%         0.00%           24 mths and \$ 5 mths         3.23%         0.00%           25 mths and \$ 5 mths         1.55%         3.22%           26 mths and \$ 5 mths         1.55%         3.22%           <	1018	200.0070	200.0070
Genworth         20.31%         27.30%           OBE         5.63%         3.72%           Uninsured         74.05%         6.83%           Total         100.00%         100.00%           Seasoning Analysis         \$ x at issue         Jan. 23           > 0 mths and \$ 3 mths         0.00%         0.00%           3 mths and \$ 6 mths         0.00%         0.00%           9 mths and \$ 12 mths         0.00%         0.00%           9 mths and \$ 12 mths         0.00%         0.00%           12 mths and \$ 15 mths         38.84%         0.00%           13 mths and \$ 21 mths         1.04%         0.00%           15 mths and \$ 15 mths         1.05%         0.00%           24 mths and \$ 21 mths         9.71%         0.00%           24 mths and \$ 21 mths         9.75%         0.00%           24 mths and \$ 21 mths         6.05%         0.00%           24 mths and \$ 3 mths         8.32%         0.00%           24 mths and \$ 5 mths         3.23%         0.00%           24 mths and \$ 5 mths         3.23%         0.00%           25 mths and \$ 5 mths         1.55%         3.22%           26 mths and \$ 5 mths         1.55%         3.22%           <	Mortgage Insurance	\$ % at Issue	lan - 23
OBE         5.63%         3.72%           Votal         100.00%         100.00%           Seasoning Analysis         \$ % at Issue         Jan. 23           0 mths and \$ 6 mths         0.00%         0.00%           2 mths and \$ 6 mths         0.00%         0.00%           2 mths and \$ 6 mths         0.00%         0.00%           9 mths and \$ 12 mths         0.00%         0.00%           1 mth and \$ 12 mths         3.884%         0.00%           1 5 mths and \$ 12 mths         9.71%         0.00%           1 8 mths and \$ 21 mths         9.71%         0.00%           2 18 mths and \$ 24 mths         6.75%         0.00%           2 24 mths and \$ 36 mths         8.32%         0.00%           2 36 mths and \$ 48 mths         6.08%         0.00%           2 48 mths and \$ 50 mths         3.23%         4.58%           5 00 mths and \$ 20 mths         3.83%         0.50%           5 2 mths and \$ 40 mths         2.12%         2.55%           5 2 mths and \$ 40 mths         2.12%         2.55%           5 2 mths and \$ 100 mths         1.58%         3.22%           1 2 mths and \$ 20 mths         1.58%         3.22%           2 10 mths and \$ 100 mths         1.00 mths and \$ 100			
Uninsured         74.05%         68.98%           Yeal         100.00%         100.00%           Seasoning Analysis         \$ xx tissue         Jan. 23           > 0 mths and ≤ 6 mths         0.00%         0.00%           > 3 mths and ≤ 9 mths         0.00%         0.00%           > 9 mths and ≤ 12 mths         0.000%         0.00%           > 12 mths and ≤ 15 mths         11.04%         0.00%           > 15 mths and ≤ 18 mths         11.104%         0.00%           > 18 mths and ≤ 24 mths         6.75%         0.00%           > 24 mths and ≤ 24 mths         6.75%         0.00%           > 24 mths and ≤ 3 mths         6.08%         0.00%           > 36 mths and ≤ 48 mths         6.08%         0.00%           > 36 mths and ≤ 48 mths         3.33%         45.48%           > 27 mths and ≤ 84 mths         3.23%         45.48%           > 27 mths and ≤ 10 mths         1.158%         3.22%           > 96 mth and ≤ 108 mths         1.258%         3.22%           > 96 mths and ≤ 108 mths         1.258%         3.22%           > 96 mths and ≤ 108 mths         1.258%         1.258%           > 120 mths         6.51%         2.02%           × 21 mths         6.51%			
Fotal         100.00%         100.00%           Seasoning Analysis         \$% at Issue         Jan 23           > 0 mths and ≤ 3 mths         0.00%         0.00%           > 3 mths and ≤ 6 mths         0.00%         0.00%           > 3 mths and ≤ 6 mths         0.00%         0.00%           > 9 mths and ≤ 12 mths         0.00%         0.00%           > 12 mths and ≤ 13 mths         38.84%         0.00%           > 15 mths and ≤ 13 mths         9.71%         0.00%           > 18 mths and ≤ 24 mths         9.71%         0.00%           > 24 mths and ≤ 24 mths         6.75%         0.00%           > 24 mths and ≤ 36 mths         8.32%         0.00%           > 36 mths and ≤ 36 mths         3.38%         0.50%           > 48 mths and ≤ 60 mths         3.38%         0.50%           > 50 mths and ≤ 84 mths         2.12%         2.556%           > 24 mths and ≤ 9 mths         1.58%         3.22%           > 24 mths and ≤ 108 mths         1.58%         3.22%           > 24 mths and ≤ 108 mths         1.58%         3.22%           > 24 mths and ≤ 108 mths         1.58%         3.22%           > 24 mths and ≤ 108 mths         1.58%         3.22%           > 24 mths and ≤ 108			
Seasoning Analysis         \$X at Issue         Jan - 23           > 0 mths and ≤ 3 mths         0.00%         0.00%           > 6 mths and ≤ 9 mths         0.00%         0.00%           > 6 mths and ≤ 12 mths         0.00%         0.00%           > 9 mths and ≤ 12 mths         0.00%         0.00%           > 12 mths and ≤ 15 mths         11.04%         0.00%           > 15 mths and ≤ 18 mths         9.71%         0.00%           > 21 mths and ≤ 24 mths         6.75%         0.00%           > 24 mths and ≤ 24 mths         6.75%         0.00%           > 24 mths and ≤ 3 mths         8.32%         0.00%           > 36 mths and ≤ 48 mths         6.08%         0.00%           > 36 mths and ≤ 60 mths         3.33%         4.548%           > 27 mths and ≤ 84 mths         3.12%         4.548%           > 28 mths and ≤ 96 mths         1.158%         3.22%           > 36 mths and ≤ 120 mths         1.58%         3.22%           > 36 mths and ≤ 120 mths         1.58%         3.22%           > 36 mths and ≤ 120 mths         1.53%         1.99%           > 120 mths         6.51%         2.074%           > 10 mths and ≤ 120 mths         1.53%         1.99%           > 120 mths			
>0 mts and ≤ 2 mths         0.00%         0.00%           >6 mts and ≤ 9 mths         0.00%         0.00%           >6 mts and ≤ 12 mths         0.00%         0.00%           >2 mths and ≤ 15 mths         0.00%         0.00%           >15 mtts and ≤ 15 mths         11.04%         0.00%           >15 mtts and ≤ 24 mths         9.71%         0.00%           >21 mths and ≤ 24 mths         6.75%         0.00%           >24 mths and ≤ 36 mths         8.32%         0.00%           >24 mths and ≤ 48 mths         6.08%         0.00%           >48 mths and ≤ 60 mths         3.33%         45.48%           >60 mths and ≤ 72 mths         3.23%         45.48%           >72 mths and ≤ 84 mths         1.58%         3.22%           >84 mths and ≤ 108 mths         1.158%         3.22%           >84 mths and ≤ 108 mths         1.58%         3.22%           >96 mths and ≤ 108 mths         1.53%         1.99%           > 100 mths and ≤ 108 mths         1.53%         1.99%           > 100 mths and ≤ 100 mths         1.53%         1.99%           > 100 mths and ≤ 100 mths         1.53%         1.99%           > 100 mths and ≤ 100 mths         1.53%         1.99%           > 100 mths and ≤	Total	100.00%	100.00%
>0 mts and ≤ 2 mths         0.00%         0.00%           >6 mts and ≤ 9 mths         0.00%         0.00%           >6 mts and ≤ 12 mths         0.00%         0.00%           >2 mths and ≤ 15 mths         0.00%         0.00%           >15 mtts and ≤ 15 mths         11.04%         0.00%           >15 mtts and ≤ 24 mths         9.71%         0.00%           >21 mths and ≤ 24 mths         6.75%         0.00%           >24 mths and ≤ 36 mths         8.32%         0.00%           >24 mths and ≤ 48 mths         6.08%         0.00%           >48 mths and ≤ 60 mths         3.33%         45.48%           >60 mths and ≤ 72 mths         3.23%         45.48%           >72 mths and ≤ 84 mths         1.58%         3.22%           >84 mths and ≤ 108 mths         1.158%         3.22%           >84 mths and ≤ 108 mths         1.58%         3.22%           >96 mths and ≤ 108 mths         1.53%         1.99%           > 100 mths and ≤ 108 mths         1.53%         1.99%           > 100 mths and ≤ 100 mths         1.53%         1.99%           > 100 mths and ≤ 100 mths         1.53%         1.99%           > 100 mths and ≤ 100 mths         1.53%         1.99%           > 100 mths and ≤	Seasoning Analysis	¢ % at Issue	Inn. 22
> 3 mts and ≤ 6 mths         0.00%         0.00%           > 6 mts and ≤ 12 mths         0.00%         0.00%           > 12 mths and ≤ 15 mths         3.8.4%         0.00%           > 15 mths and ≤ 15 mths         1.04%         0.00%           × 15 mths and ≤ 18 mths         1.104%         0.00%           × 18 mths and ≤ 24 mths         6.75%         0.00%           × 24 mths and ≤ 36 mths         8.32%         0.00%           × 36 mths and ≤ 60 mths         3.83%         0.50%           × 48 mths and ≤ 60 mths         3.33%         0.50%           × 34 mths and ≤ 72 mths         1.15%         3.23%           × 36 mths and ≤ 84 mths         2.12%         2.556%           × 34 mths and ≤ 84 mths         2.12%         2.556%           × 34 mths and ≤ 108 mths         0.26%         2.51%           × 36 mths and ≤ 108 mths         0.26%         2.51%           × 36 mths and ≤ 120 mths         1.13%         1.29%           × 120 mths         1.58%         3.22%           × 36 mths and ≤ 10 mths         1.05%         0.05%           × 120 mths         1.10         0.00%           × 120 mths         1.10         0.00%           × 120 mths         1.00         <			
> 6 mts and ≤ 12 mths         0.00%         0.00%           > 12 mths and ≤ 15 mths         38.84%         0.00%           > 15 mths and ≤ 18 mths         11.04%         0.00%           × 18 mths and ≤ 21 mths         9.71%         0.00%           × 21 mths and ≤ 24 mths         6.75%         0.00%           × 24 mths and ≤ 24 mths         6.08%         0.00%           × 36 mths and ≤ 48 mths         6.08%         0.00%           × 46 mths and ≤ 60 mths         3.23%         45.48%           × 60 mths and ≤ 72 mths         3.23%         45.48%           × 27 mths and ≤ 84 mths         0.26%         2.55%           × 84 mths and ≤ 96 mths         1.58%         3.22%           × 96 mths and ≤ 120 mths         1.58%         3.22%           × 96 mths and ≤ 120 mths         1.58%         3.22%           × 96 mths and ≤ 120 mths         1.58%         3.22%           × 96 mths and ≤ 120 mths         1.58%         3.22%           × 96 mths and ≤ 20 mths         1.58%         3.22%           × 96 mths and ≤ 10 mths         1.58%         3.22%           × 96 mths and ≤ 20 mths         1.58%         3.22%           × 96 mths and ≤ 6 mths         1.58%         3.28%           × 1			
> 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 12 mths and ≤ 15 mths \$ 11.04% 0.00% > 18 mths and ≤ 21 mths \$ 9,71% 0.00% > 24 mths and ≤ 24 mths \$ 9,71% 0.00% > 24 mths and ≤ 24 mths \$ 6.75% 0.00% > 24 mths and ≤ 24 mths \$ 6.05% 0.00% > 24 mths and ≤ 36 mths \$ 8.32% 0.00% > 36 mths and ≤ 84 mths \$ 6.08% 0.00% > 48 mths and ≤ 60 mths \$ 3.83% ○ 50 mths and ≤ 72 mths ○ 60 mths and ≤ 72 mths ○ 72 mths and ≤ 84 mths  > 72 mths and ≤ 84 mths  > 72 mths and ≤ 84 mths  ■ 2.12% ■ 2.55% ■ 84 mths and ≤ 96 mths ■ 1.58% ■ 3.22% ■ 96 mths and ≤ 108 mths ■ 0.00% ■ 2.51% ■ 2.00 mths and ≤ 120 mths ■ 1.59% ■ 1.59% ■ 1.59% ■ 1.59% ■ 1.59% ■ 1.00 mths and ≤ 120 mths ■ 1.50% ■ 1.00 mths and ≤ 120 mths ■ 1.00 mt			
12 mths and ≤ 15 mths   38.84%   0.00%     15 mths and ≤ 21 mths   1.04%   0.00%     21 mths and ≤ 24 mths   5.71%   0.00%     21 mths and ≤ 24 mths   6.75%   0.00%     24 mths and ≤ 24 mths   6.09%   0.00%     36 mths and ≤ 48 mths   6.09%   0.00%     36 mths and ≤ 48 mths   6.09%   0.00%     36 mths and ≤ 72 mths   3.23%   45.48%     27 mths and ≤ 72 mths   3.23%   45.48%     27 mths and ≤ 96 mths   1.58%   3.22%     39 mths and ≤ 108 mths   0.26%   2.51%     25 mths and ≤ 96 mths   1.58%   3.22%     30 mths and ≤ 108 mths   0.26%   2.51%     108 mths and ≤ 100 mths   1.53%   1.99%     120 mths   1.53%   1.99%     1.50 mths and ≤ 100 mths   1.53%   1.99%     1.50 mths and ≤ 96 mths   1.53%   1.99%     1.50 mths and ≤ 100 mths   1.53%   1.99%     1.50 mths and ≤ 100 mths   1.00%   0.00%     0.00%   0.00%   0.00%     0.00%			
> 15 mths and ≤ 12 mths         9.71%         0.00%           > 18 mths and ≤ 21 mths         9.71%         0.00%           > 24 mths and ≤ 24 mths         6.75%         0.00%           > 24 mths and ≤ 36 mths         8.32%         0.00%           > 36 mths and ≤ 48 mths         6.06%         0.00%           > 48 mths and ≤ 60 mths         3.83%         0.50%           > 60 mths and ≤ 72 mths         2.12%         25.56%           > 24 mths and ≤ 96 mths         2.12%         25.56%           > 96 mths and ≤ 108 mths         0.26%         2.51%           > 96 mths and ≤ 108 mths         0.26%         2.51%           > 108 mths and ≤ 120 mths         1.53%         1.94%           > 108 mths and ≤ 120 mths         1.53%         1.94           > 120 mths         6.51%         20.74%           Total         100.00%         100.00%           ACT - Metro         1.01%         0.78%           Total ACT         1.01%         0.78%           NSW - Inner city         0.00%         0.00%           NSW - Inner city         0.00%         0.00%           NSW - Inner city         0.00%         0.00%           NT - Metro         0.51%         0.00%			
> 18 mths and ≤ 21 mths         9.71%         0.00%           > 21 mths and ≤ 36 mths         6.75%         0.00%           > 36 mths and ≤ 48 mths         6.06%         0.00%           > 48 mths and ≤ 60 mths         3.23%         4.548%           > 60 mths and ≤ 72 mths         3.23%         45.48%           > 72 mths and ≤ 72 mths         1.58%         3.22%           > 84 mths and ≤ 96 mths         1.58%         3.22%           > 96 mths and ≤ 108 mths         0.26%         2.51%           > 96 mths and ≤ 120 mths         1.58%         3.22%           > 108 mths and ≤ 120 mths         1.58%         3.22%           > 108 mths and ≤ 120 mths         1.58%         3.22%           > 108 mths and ≤ 120 mths         1.58%         3.22%           > 108 mths and ≤ 120 mths         1.01%         1.09%           > 120 mths         6.51%         20.74%           Total T         1.00%         100.00%           ACT - Metro         1.01%         0.78%           NSW - Inner city         0.00%         0.00%           NSW - Inner city         0.00%         0.00%           NSW - Non metro         1.5.28%         18.27%           Total NT         0.51%         0.00%			
> 21 mths and ≤ 24 mths > 24 mths and ≤ 8 mths			
> 24 mths and ≤ 36 mths         6.08%         0.00%           > 48 mths and ≤ 60 mths         3.83%         0.50%           > 60 mths and ≤ 72 mths         3.23%         45.88%           > 72 mths and ≤ 84 mths         1.212%         25.56%           > 84 mths and ≤ 96 mths         0.26%         2.51%           > 96 mths and ≤ 108 mths         0.26%         2.51%           > 108 mths and ≤ 120 mths         1.53%         1.99%           > 120 mths         6.51%         20.74%           Total         100.00%         100.00%           Geographic Distribution         \$ % at Issue         Jan - 23           ACT - Metro         1.01%         0.78%           Total ACT         1.01%         0.00%           NSW - Inner city         0.00%         0.00%           NSW - Non metro         0.51%	> 18 mths and ≤ 21 mths	9.71%	0.00%
3 8 mths and ≤ 48 mths       6.08%       0.00%         4 8 mths and ≤ 60 mths       3.83%       0.50%         5 60 mths and ≤ 72 mths       3.23%       45.48%         7 2 mths and ≤ 84 mths       1.158%       3.22%         9 6 mths and ≤ 108 mths       0.26%       2.51%         9 5 mths and ≤ 120 mths       1.53%       1.99%         > 120 mths       6.51%       20.74%         Total       10.00%       100.00%         Geographic Distribution       \$% at Issue       Jan. 23         ACT - Metro       1.01%       0.78%         Total ACT       1.01%       0.78%         NSW - Inner city       0.00%       0.00%         NSW - Inner city       0.00%       0.00%         NSW - Inner city       0.00%       0.00%         NSW - Nor metro       19.03%       14.91%         NSW - Nor metro       0.51%       0.00%         NSW - Nor metro       0.51%       0.00%         Total NSW       34.30%       33.63%         NT - Nor metro       0.51%       0.00%         Total NSW       34.30%       32.76%         QLD - Inner city       0.00%       0.00%         QLD - Metro       12.76%	> 21 mths and ≤ 24 mths	6.75%	0.00%
> 48 mths and ≤ 60 mths         3.83%         0.50%           > 60 mths and ≤ 72 mths         3.23%         45.48%           > 72 mths and ≤ 84 mths         2.12%         25.56%           > 84 mths and ≤ 96 mths         0.26%         2.51%           > 108 mths and ≤ 108 mths         0.26%         2.51%           > 108 mths and ≤ 120 mths         1.53%         1.99%           > 120 mths         6.51%         20.74%           Total         100.00%         100.00%           Geographic Distribution         \$ % at Issue         Jan - 23           ACT - Metro         1.01%         0.78%           Total ACT         1.01%         0.78%           NSW - Inner city         0.00%         0.00%           NSW - Hetro         1.9.03%         1.491%           NSW - Non metro         15.28%         18.72%           Total NSW         34.30%         33.63%           NT - Metro         0.51%         0.00%           NT - Metro         0.51%         0.00%           NT - Metro         0.51%         0.00%           NT - Metro         0.00%         0.00%           OLD - Monetro         12.76%         15.63%           QLD - Monetro         9	> 24 mths and ≤ 36 mths	8.32%	0.00%
> 60 mths and ≤ 72 mths         3.23%         45.88%           > 72 mths and ≤ 84 mths         2.12%         25.56%           > 96 mths and ≤ 108 mths         0.26%         2.51%           > 96 mths and ≤ 108 mths         1.53%         1.99%           > 108 mths and ≤ 120 mths         6.51%         20.74%           Total         100.00%         100.00%           Geographic Distribution         \$ % at issue         lan. 23           ACT - Metro         1.01%         0.78%           Total ACT         1.01%         0.78%           NSW - Inner city         0.00%         0.00%           NSW - Metro         19.03%         1.41%           NSW - Nometro         19.28%         18.72%           Total NSW         34.30%         33.63%           NT - Not metro         0.51%         0.00%           NT - Non metro         0.51%         0.00%           NT - Non metro         0.51%         0.00%           QLD - Non metro         12.76%         15.33%           QLD - Non metro         12.76%         15.33%           QLD - Non metro         12.76%         15.33%           Total QLD         21.91%         23.76%           SA - Inner city	> 36 mths and ≤ 48 mths	6.08%	0.00%
> 72 mths and ≤ 86 mths       2.12%       25.56%         > 86 mths and ≤ 108 mths       1.58%       3.22%         > 96 mths and ≤ 108 mths       1.53%       1.99%         120 mths       6.51½       20.74%         120 mths       6.51½       20.74%         Total       100.00%       100.00%         Geographic Distribution       \$ % at issue       Jan - 23         ACT - Metro       1.01%       0.78%         NSW - Inner city       0.00%       0.00%         NSW - Metro       19.03%       14.91%         NSW - Non metro       15.28%       18.72%         Total NSW       34.30%       33.63%         NT - Metro       0.51%       0.00%         Oble Metro       0.51%       0.00%         QLD - Metro       12.76%       15.63%         QLD - Metro       0.00%       0.00%         SA - Non metro </td <td>&gt; 48 mths and ≤ 60 mths</td> <td>3.83%</td> <td>0.50%</td>	> 48 mths and ≤ 60 mths	3.83%	0.50%
> 84 mths and ≤ 96 mths         1.58%         3.27%           > 96 mths and ≤ 108 mths         0.26%         2.51%           > 108 mths and ≤ 120 mths         1.53%         1.99%           > 108 mths         6.51%         20.74%           Total         100.00%         100.00%           Geographic Distribution         \$ % at Issue         Jan. 23           ACT - Metro         1.01%         0.78%           Total ACT         1.01%         0.78%           NSW - Inner city         0.00%         0.00%           NSW - Metro         19.03%         14.91%           NSW - Non metro         15.28%         18.72%           Total NSW         34.30%         33.63%           NT - Metro         0.51%         0.00%           NT - Non metro         0.51%         0.00%           Total NT         0.51%         0.00%           QLD - Inner city         0.00%         0.00%           QLD - Metro         12.76%         15.53%           QLD - Metro         12.76%         15.63%           QLD - Metro         12.79%         0.00%           SA - Inner city         0.00%         0.00%           YA - Inner city         0.00%         0.00	> 60 mths and ≤ 72 mths	3.23%	45.48%
> 84 mths and ≤ 96 mths         1.58%         3.27%           > 96 mths and ≤ 108 mths         0.26%         2.51%           > 108 mths and ≤ 120 mths         1.53%         1.99%           > 108 mths         6.51%         20.74%           Total         100.00%         100.00%           Geographic Distribution         \$ % at Issue         Jan. 23           ACT - Metro         1.01%         0.78%           Total ACT         1.01%         0.78%           NSW - Inner city         0.00%         0.00%           NSW - Metro         19.03%         14.91%           NSW - Non metro         15.28%         18.72%           Total NSW         34.30%         33.63%           NT - Metro         0.51%         0.00%           NT - Non metro         0.51%         0.00%           Total NT         0.51%         0.00%           QLD - Inner city         0.00%         0.00%           QLD - Metro         12.76%         15.53%           QLD - Metro         12.76%         15.63%           QLD - Metro         12.79%         0.00%           SA - Inner city         0.00%         0.00%           YA - Inner city         0.00%         0.00	> 72 mths and < 84 mths	2.12%	
> 96 mths and ≤ 120 mths         0.26%         2.51%           > 108 mths and ≤ 120 mths         1.53%         1.99%           120 mths         6.51%         20.74%           Total         100.00%         100.00%           Geographic Distribution         \$ x at issue         Jan - 23           ACT - Metro         1.01%         0.78%           Total ACT         1.01%         0.78%           NSW - Inner city         0.00%         0.00%           NSW - Hetro         19.03%         14.91%           NSW - Non metro         15.28%         18.72%           Total NSW         34.30%         33.63%           NT - Metro         0.51%         0.00%           NT - Mon metro         0.51%         0.00%           Total NT         0.00%         0.00%           QLD - Inner city         0.00%         0.00%           QLD - Metro         12.76%         15.63%           QLD - Metro         12.76%         15.63%           QLD - Non metro         1.00%         0.00%           SA - Inner city         0.00%         0.00%           SA - Metro         5.92%         4.23%           SA - Non metro         0.00%         0.00%     <			
> 108 mths and ≤ 120 mths         1.53%         1.93%           > 120 mths         6.51%         20.7%           Total         100.00%         100.00%           Seegraphic Distribution         \$ % at issue         Jan - 23           ACT - Metro         1.01%         0.78%           Total ACT         0.00%         0.00%           NSW - Inner city         0.00%         0.00%           NSW - Metro         19.03%         14.91%           NSW - Non metro         15.25%         18.72%           Total NSW         34.30%         33.63%           NT - Metro         0.51%         0.00%           NT - Non metro         0.51%         0.00%           Total NSW         0.00%         0.00%           QLD - Inner city         0.00%         0.00%           QLD - Metro         12.76%         15.63%           SA - Inner city         0.00%         0.00%           SA - Metro         5.92%         4.23% <tr< td=""><td></td><td></td><td></td></tr<>			
Total   Content   Conten			
Total         100.00%         100.00%           Geographic Distribution         \$% at Issue         Jan - 23           ACT - Metro         1.01%         0.78%           Total ACT         1.01%         0.78%           NSW - Inner city         0.00%         0.00%           NSW - Metro         19.03%         14.91%           NSW - Non metro         15.28%         18.72%           Total NSW         34.30%         33.63%           NT - Metro         0.51%         0.00%           NT - Non metro         0.00%         0.00%           Total NT         0.51%         0.00%           QLD - Inner city         0.00%         0.00%           QLD - Metro         12.76%         15.63%           QLD - Non metro         12.76%         15.63%           QLD - Non metro         12.91%         23.76%           SA - Inner city         0.00%         0.00%           SA - Metro         5.92%         4.23%           SA - Non metro         1.00%         0.00%           TAS - Inner city         0.23%         0.00%           TAS - Inner city         0.23%         0.00%           TAS - Inner city         0.00%         0.00%			
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SA - Metro       5.92%       4.23%         SA - Non metro       1.00%       0.49%         Total SA       6.93%       4.72%         TAS - Inner city       0.23%       0.00%         TAS - Metro       2.49%       0.00%         TAS - Non metro       0.00%       0.00%         Total TAS       2.72%       0.00%         VIC - Inner city       0.00%       0.00%         VIC - Metro       17.78%       17.61%         VIC - Non metro       3.45%       1.22%         Total VIC       21.23%       18.83%         WA - Inner city       0.00%       0.00%         WA - Metro       9.84%       18.28%         WA - Non metro       1.55%       0.00%         Total Inner City       0.23%       0.00%         Total Inner City       0.23%       0.00%         Total Metro       69.34%       71.44%         Total Non Metro       30.43%       28.56%	Geographic Distribution ACT - Metro Total ACT  NSW - Inner city NSW - Metro NSW - Non metro Total NSW  NT - Metro NT - Non metro Total NT  QLD - Inner city QLD - Metro QLD - Non metro	\$ % at Issue 1.01% 1.01% 0.00% 19.03% 15.28% 34.30% 0.51% 0.00% 0.51% 0.00% 12.76% 9.14%	Jan - 23 0.78% 0.78% 0.00% 14.91% 18.72% 33.63% 0.00% 0.00% 0.00% 15.63% 8.13%
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WA - Metro         9.84%         18.28%           WA - Non metro         1.55%         0.00%           Total WA         11.39%         18.28%           Total Inner City         0.23%         0.00%           Total Metro         69.34%         71.44%           Total Non Metro         30.43%         28.56%	Geographic Distribution ACT - Metro Total ACT  NSW - Inner city NSW - Metro NSW - Non metro Total NSW  NT - Metro NT - Non metro Total NT  QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Inner city VIC - Non metro VIC - Non metro	\$ % at Issue 1.01% 1.01% 0.00% 19.03% 15.28% 34.30% 0.51% 0.00% 0.51% 0.00% 12.76% 9.14% 21.91% 0.00% 5.92% 1.00% 6.93% 0.23% 2.49% 0.00% 2.72% 0.00% 17.78% 3.45%	Jan - 23 0.78% 0.78% 0.00% 14.91% 18.72% 33.63% 0.00% 0.00% 15.63% 8.13% 23.76% 0.00% 4.23% 0.49% 4.72% 0.00% 0.00% 0.00% 1.61% 1.22%
WA - Metro         9.84%         18.28%           WA - Non metro         1.55%         0.00%           Total WA         11.39%         18.28%           Total Inner City         0.23%         0.00%           Total Metro         69.34%         71.44%           Total Non Metro         30.43%         28.56%	Geographic Distribution ACT - Metro Total ACT  NSW - Inner city NSW - Metro NSW - Non metro Total NSW  NT - Metro NT - Non metro Total NT  QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Inner city VIC - Non metro VIC - Non metro	\$ % at Issue 1.01% 1.01% 0.00% 19.03% 15.28% 34.30% 0.51% 0.00% 0.51% 0.00% 12.76% 9.14% 21.91% 0.00% 5.92% 1.00% 6.93% 0.23% 2.49% 0.00% 2.72% 0.00% 17.78% 3.45%	Jan - 23 0.78% 0.78% 0.00% 14.91% 18.72% 33.63% 0.00% 0.00% 15.63% 8.13% 23.76% 0.00% 4.23% 0.49% 4.72% 0.00% 0.00% 0.00% 1.61% 1.22%
WA - Non metro         1.55%         0.00%           Total WA         11.39%         18.28%           Total Inner City         0.23%         0.00%           Total Metro         69.34%         71.44%           Total Non Metro         30.43%         28.56%	Geographic Distribution ACT - Metro Total ACT  NSW - Inner city NSW - Metro NSW - Non metro Total NSW  NT - Metro NT - Non metro Total NT  QLD - Inner city QLD - Metro QLD - Non metro Total QLD  SA - Inner city SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Non metro Total VIC	\$ % at Issue 1.01% 1.01% 0.00% 19.03% 15.28% 34.30% 0.51% 0.00% 0.51% 0.00% 12.76% 9.14% 21.91% 0.00% 5.92% 1.00% 6.93% 0.23% 2.49% 0.00% 2.72% 0.00% 17.78% 3.45% 21.23%	Jan - 23 0.78% 0.78% 0.00% 14.91% 18.72% 33.63% 0.00% 0.00% 15.63% 8.13% 23.76% 0.00% 4.23% 0.49% 0.00% 0.00% 0.00% 1.63% 1.72%
Total WA         11.39%         18.28%           Total Inner City         0.23%         0.00%           Total Metro         69.34%         71.44%           Total Non Metro         30.43%         28.56%	Geographic Distribution ACT - Metro Total ACT  NSW - Inner city NSW - Metro NSW - Non metro Total NSW  NT - Metro NT - Non metro Total NT  QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Non metro Total VIC WA - Inner city	\$ % at Issue 1.01% 1.01% 0.00% 19.03% 15.28% 34.30% 0.51% 0.00% 0.51% 0.00% 12.76% 9.14% 21.91% 0.00% 5.92% 1.00% 6.93% 0.23% 2.49% 0.00% 2.72% 0.00% 17.78% 3.45% 21.23% 0.00%	Jan - 23
Total Inner City         0.23%         0.00%           Total Metro         69.34%         71.44%           Total Non Metro         30.43%         28.56%	Geographic Distribution ACT - Metro Total ACT  NSW - Inner city NSW - Metro NSW - Non metro Total NSW  NT - Metro NT - Non metro Total NT  QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Non metro Total TAS  VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro	\$ % at Issue 1.01% 1.01% 0.00% 19.03% 15.28% 34.30% 0.51% 0.00% 0.51% 0.00% 12.76% 9.14% 21.91% 0.00% 5.92% 1.00% 6.93% 0.23% 2.49% 0.00% 2.72% 0.00% 17.78% 3.45% 21.23% 0.00% 9.84%	Jan - 23 0.78% 0.78% 0.00% 14.91% 18.72% 33.63% 0.00% 0.00% 15.63% 8.13% 23.76% 0.00% 4.23% 0.49% 4.72% 0.00% 0.00% 0.00% 17.61% 1.22% 18.83% 0.00% 18.83%
Total Metro         69.34%         71.44%           Total Non Metro         30.43%         28.56%	Geographic Distribution ACT - Metro Total ACT  NSW - Inner city NSW - Metro NSW - Non metro Total NSW  NT - Metro NT - Non metro Total NT  QLD - Inner city QLD - Inner city QLD - Non metro Total QLD  SA - Inner city SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro VIA - Non metro	\$ % at Issue 1.01% 1.01% 0.00% 19.03% 15.28% 34.30% 0.51% 0.00% 0.51% 0.00% 12.76% 9.14% 21.91% 0.00% 5.92% 1.00% 6.93% 0.23% 2.49% 0.00% 2.72% 0.00% 17.78% 3.45% 21.23% 0.00% 9.84% 1.55%	Jan - 23 0.78% 0.78% 0.00% 14.91% 18.72% 33.63% 0.00% 0.00% 15.63% 8.13% 23.76% 0.00% 4.23% 0.42% 4.72% 0.00% 0.00% 17.61% 1.22% 18.83% 0.00% 18.88% 0.00%
Total Metro         69.34%         71.44%           Total Non Metro         30.43%         28.56%	Geographic Distribution ACT - Metro Total ACT  NSW - Inner city NSW - Metro NSW - Non metro Total NSW  NT - Metro NT - Non metro Total NT  QLD - Inner city QLD - Inner city QLD - Non metro Total QLD  SA - Inner city SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro VIA - Non metro	\$ % at Issue 1.01% 1.01% 0.00% 19.03% 15.28% 34.30% 0.51% 0.00% 0.51% 0.00% 12.76% 9.14% 21.91% 0.00% 5.92% 1.00% 6.93% 0.23% 2.49% 0.00% 2.72% 0.00% 17.78% 3.45% 21.23% 0.00% 9.84% 1.55%	Jan - 23 0.78% 0.78% 0.00% 14.91% 18.72% 33.63% 0.00% 0.00% 15.63% 8.13% 23.76% 0.00% 4.23% 0.42% 4.72% 0.00% 0.00% 17.61% 1.22% 18.83% 0.00% 18.88% 0.00%
Total Non Metro         30.43%         28.56%	Geographic Distribution ACT - Metro Total ACT  NSW - Inner city NSW - Metro NSW - Non metro Total NSW  NT - Metro NT - Non metro Total NT  QLD - Inner city QLD - Metro QLD - Non metro Total QLD  SA - Inner city SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Non metro Total TAS  VIC - Inner city VIC - Non metro Total VIC  WA - Inner city WA - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro VIA - Non metro Total VIC	\$ % at Issue 1.01% 1.01% 0.00% 19.03% 15.28% 34.30% 0.51% 0.00% 0.51% 0.00% 12.76% 9.14% 21.91% 0.00% 5.92% 1.00% 6.93% 0.23% 2.49% 0.00% 2.72% 0.00% 17.78% 3.45% 21.23% 0.00% 9.84% 1.55% 11.39%	Jan - 23
	Geographic Distribution ACT - Metro Total ACT  NSW - Inner city NSW - Non metro Total NSW  NT - Metro NT - Non metro Total NT  QLD - Inner city QLD - Metro QLD - Non metro Total QLD  SA - Inner city SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro Total VIC  WA - Inner city WA - Metro Total VIC  WA - Inner city WA - Metro WA - Non metro Total WA	\$ % at Issue 1.01% 1.01% 1.01% 0.00% 19.03% 15.28% 34.30% 0.51% 0.00% 0.51% 0.00% 12.76% 9.14% 21.91% 0.00% 5.92% 1.00% 6.93% 0.23% 2.49% 0.00% 2.72% 0.00% 17.78% 3.45% 21.23% 0.00% 9.84% 1.55% 11.39% 0.23%	Jan - 23 0.78% 0.78% 0.00% 14.91% 18.72% 33.63% 0.00% 0.00% 15.63% 8.13% 23.76% 0.00% 4.23% 0.49% 4.72% 0.00% 0.00% 0.00% 17.61% 1.22% 18.83% 0.00% 18.28% 0.00%
<u>100.00%</u> 100.00%	Geographic Distribution ACT - Metro Total ACT  NSW - Inner city NSW - Metro NSW - Non metro Total NSW  NT - Metro NT - Non metro Total NT  QLD - Inner city QLD - Metro QLD - Non metro Total QLD  SA - Inner city SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Non metro Total TAS  VIC - Inner city VIC - Non metro Total VIC  WA - Inner city WA - Metro VIC - Non metro Total VIC  Total Inner city WA - Metro WA - Non metro Total WA  Total Inner City	\$ % at Issue 1.01% 1.01% 0.00% 19.03% 15.28% 34.30% 0.51% 0.00% 0.51% 0.00% 12.76% 9.14% 21.91% 0.00% 5.92% 1.00% 6.93% 0.23% 2.49% 0.00% 2.72% 0.00% 17.78% 3.45% 21.23% 0.00% 9.84% 1.55% 11.39% 0.23% 69.34%	Jan - 23
	Geographic Distribution ACT - Metro Total ACT  NSW - Inner city NSW - Metro NSW - Non metro Total NSW  NT - Metro NT - Non metro Total NT  QLD - Inner city QLD - Metro QLD - Non metro Total QLD  SA - Inner city SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro VIC - Non metro Total VIC  WA - Inner city VIC - Metro VIC - Non metro Total VIC  Total Inner City VIC - Metro VIC - Non metro Total VIC  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  VIC - Inner City VIC - Metro VIC - Non metro Total WA  Total Inner City Total Inner City Total Metro Total Non Metro	\$ % at Issue 1.01% 1.01% 0.00% 19.03% 15.28% 34.30% 0.51% 0.00% 0.51% 0.00% 12.76% 9.14% 21.91% 0.00% 5.92% 1.00% 6.93% 0.23% 2.49% 0.00% 2.72% 0.00% 17.78% 3.45% 21.23% 0.00% 9.84% 1.55% 11.39% 0.23% 69.34% 30.43%	Jan - 23

ARREARS \$ % (scheduled balance basis) Feb-22	<u><b>31-60</b></u> 0.00%	61-90 0.00%	90+ 1.97%	<u>Total</u> 1.97%
Mar-22	0.00%	0.00%	2.00%	2.00%
Apr-22	0.00% 0.00%	0.00% 0.00%	0.00%	0.00%
May-22			0.00%	0.00%
Jun-22	0.00%	0.00%	0.00%	0.00%
Jul-22	2.26%	0.00%	0.00%	2.26%
Aug-22	2.26%	0.00%	0.00%	2.26%
Sep-22	2.30%	0.00%	0.00%	2.30%
Oct-22	2.31%	0.00%	0.00%	2.31%
Nov-22	3.34%	0.00%	0.00%	3.34%
Dec-22	0.81%	2.62%	0.00%	3.43%
Jan-23	0.00%	0.00%	0.00%	0.00%
	No of	Amount (\$)		
MORTGAGE SAFETY NET	Accounts			
Feb-22	2	308,764		
Mar-22	2	307,672		
Apr-22	-	-		
May-22	-	-		
lun-22	-	-		
ul-22	-	-		
Aug-22	-	-		
Sep-22	-	-		
Oct-22	-	-		
Nov-22	-	-		
Dec-22	-	-		
Jan-23	-	-		
	No of	Amount (\$)		
* Incl. COVID-19 HARDSHIP	Accounts			
Feb-22	-	-		
Mar-22	-	-		
Apr-22	-	-		
May-22	-	-		
Jun-22	-	-		
Jul-22	-	-		
Aug-22	-	-		
Sep-22	-	-		
Oct-22	_	_		
Nov-22	-	_		
Dec-22	-	_		
Jan-23	-	-		
	No of	Amount (\$)		
MORTGAGE IN POSSESSION	Accounts			
	NIL	NIL		
	Gross Loss	LMI claim	<u>LMI</u>	Net loss
		(A\$)	payment	
PRINCIPAL LOSS 2018			<u>(A\$)</u>	