## Article 122a of CRD2 retention of interest report for Progress 2013-1 Trust

Transaction Name: CRD2 Pool

Closing Date: Wednesday, 18th September 2013
Maturity Date: Friday, 23th September 2044
Payment Date:

Business Day for Payments: Determination Date & Ex-Interest Date:

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.

| COLLATERAL INFORMATION   | <u>At Issue</u>  | <u>Jun - 20</u>   |
|--|--|---|
| Total pool size:   | \$32,503,842.35  | \$5,228,017.84  |
| Total Number Of Loans (UnConsolidated):  | 161  | 36  |
| Total number of loans (consolidating split loans):   | 96   | 25  |
| Average loan Size:   | \$338,581.69   | \$209,120.71  |
| Maximum loan size:   | \$958,925.07   | \$575,000.00  |
| Total property value:  | \$51,352,189.00  | \$11,593,751.00   |
| Number of Properties:  | 106  | 25  |
| Average property value:  | \$484,454.61   | \$463,750.04  |
| Average current LVR:   | 62.98%   | 44.24%  |
| Average Term to Maturity (months):   | 313.49   | 229.56  |
| Maximum Remaining Term to Maturity (months):   | 351.88   | 260.19  |
| Weighted Average Seasoning (months): Weighted Average Current LVR:   | 37.68<br>68.40%  | 121.89<br>60.15%  |
| Weighted Average Term to Maturity (months):  | 316.74   | 233.58  |
| % of pool with loans > \$500,000:  | 33.66%   | 20.77%  |
| % of pool (amount) LoDoc Loans:  | 0.00%  | 0.00%   |
| Maximum Current LVR:   | 90.00%   | 79.98%  |
| % Fixed Rate Loans(Value):   | 35.51%   | 3.03%   |
| % Interst Only Ioans (Value):  | 40.27%   | 20.77%  |
| Weighted Average Mortgage Interest:  | 5.60%  | 3.41%   |
| Investment Loans:  | 17.20%   | 0.00%   |
| investment Loans.  | 17.20%   | 0.00%   |
| Outstanding Balance Distribution   | \$ % at Issue  | Jun - 20  |
| > \$0 and ≤ \$100,000  | 0.87%  | 3.27%   |
| > \$100,000 and ≤ \$150,000  | 2.82%  | 12.78%  |
| > \$150,000 and ≤ \$200,000  | 8.35%  | 10.53%  |
| > \$200,000 and ≤ \$250,000  | 4.13%  | 12.81%  |
| > \$250,000 and ≤ \$300,000  | 12.55%   | 10.05%  |
| > \$300,000 and ≤ \$350,000  | 10.88%   | 5.95%   |
| > \$350,000 and ≤ \$400,000  | 10.64%   | 14.95%  |
| > \$400,000 and ≤ \$450,000  | 8.99%  | 0.00%   |
| > \$450,000 and ≤ \$500,000  | 7.11%  | 8.90%   |
| > \$500,000 and ≤ \$550,000  | 3.18%  | 9.77%   |
| > \$550,000 and ≤ \$600,000  | 5.24%  | 11.00%  |
| > \$600,000 and ≤ \$650,000  | 5.80%  | 0.00%   |
| > \$650,000 and ≤ \$700,000  | 2.12%  | 0.00%   |
| > \$700,000 and ≤ \$750,000  | 6.69%  | 0.00%   |
| > \$750,000 and ≤ \$800,000  | 0.00%  | 0.00%   |
| > \$800,000 and ≤ \$850,000  | 4.97%  | 0.00%   |
| > \$850,000 and ≤ \$900,000  | 2.71%  | 0.00%   |
| > \$900,000 and ≤ \$950,000  | 0.00%  | 0.00%   |
|  |  |   |
| > \$950,000 and ≤ \$1,000,000  | 2.95%  | 0.00%   |
| > \$950,000 and ≤ \$1,000,000<br>Total   |  | 0.00%<br>100.00%  |
|  | 2.95%  |   |
| Total  | 2.95%<br>100.00%   | 100.00%   |
| Total  Outstanding Balance LVR Distribution  | 2.95%<br>100.00%<br>\$ % at Issue  | 100.00%<br>Jun - 20   |
| Outstanding Balance LVR Distribution > 0% and ≤ 25%  | 2.95%<br>100.00%<br>\$ % at Issue<br>1.42%   | 100.00%<br>Jun - 20<br>4.49%  |
| Total  Outstanding Balance LVR Distribution  > 0% and ≤ 25%  > 25% and ≤ 30%   | 2.95%<br>100.00%<br>\$ % at Issue<br>1.42%<br>0.34%  | 100.00%<br><u>Jun - 20</u><br>4.49%<br>1.19%  |
| Outstanding Balance LVR Distribution           > 0% and ≤ 25%           > 25% and ≤ 30%           > 30% and ≤ 35%  | 2.95%<br>100.00%<br>\$ % at issue<br>1.42%<br>0.34%<br>2.34%   | 100.00%<br><u>Jun - 20</u><br>4.49%<br>1.19%<br>11.95%  |
| Outstanding Balance LVR Distribution           > 0% and ≤ 25%           > 25% and ≤ 30%           > 30% and ≤ 35%           > 35% and ≤ 40%  | 2.95%<br>100.00%<br>\$ % at Issue<br>1.42%<br>0.34%<br>2.34%<br>2.64%  | 100.00%    Jun - 20   |
| Outstanding Balance LVR Distribution       > 0% and ≤ 25%       > 25% and ≤ 30%       > 30% and ≤ 35%       > 35% and ≤ 40%       > 40% and ≤ 45%  | 2.95%<br>100.00%<br>\$ % at Issue<br>1.42%<br>0.34%<br>2.34%<br>2.64%<br>2.54%   | 100.00%<br><u>Jun - 20</u><br>4.49%<br>1.19%<br>2.56%<br>2.35%  |
| Total  Outstanding Balance LVR Distribution  > 0% and ≤ 25%  > 25% and ≤ 30%  > 30% and ≤ 35%  > 30% and ≤ 40%  > 40% and ≤ 40%  > 40% and ≤ 45%  > 45% and ≤ 50%  | 2.95% 100.00%  5 % at Issue 1.42% 0.34% 2.34% 2.64% 2.54% 2.39%  | 100.00%    Jun - 20   |
| Outstanding Balance LVR Distribution       > 0% and ≤ 25%       > 25% and ≤ 30%       > 30% and ≤ 35%       > 35% and ≤ 40%       > 40% and ≤ 45%       > 45% and ≤ 50%       > 50% and ≤ 55%  | 2.95% 100.00%  \$\frac{5\times at Issue}{1.42\times}\$ 1.42\times 0.34\times 2.34\times 2.54\times 2.54\times 2.39\times 3.13\times 3.   | 100.00%    Jun - 20   |
| Outstanding Balance LVR Distribution       > 0% and ≤ 25%       > 25% and ≤ 30%       > 30% and ≤ 35%       > 30% and ≤ 45%       > 45% and ≤ 45%       > 45% and ≤ 55%       > 50% and ≤ 55%       > 55% and ≤ 60%  | 2.95% 100.00%  \$ wat Issue 1.42% 0.34% 2.34% 2.64% 2.54% 2.39% 3.13% 7.08%  | 100.00%    Jun - 20   |
| Outstanding Balance LVR Distribution           > 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%  | 2.95% 100.00%  \$ % at Issue 1.42% 0.34% 2.34% 2.64% 2.54% 2.39% 3.13% 7.08% 7.44%   | 100.00%  Jun - 20 4.49% 1.19% 11.95% 2.56% 2.35% 7.38% 2.78% 6.42% 6.792%   |
| Outstanding Balance LVR Distribution       > 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%       > 55% and ≤ 70%  | 2.95% 100.00%  \$ wat Issue 1.42% 0.34% 2.34% 2.64% 2.54% 2.39% 3.13% 7.08%  | 100.00%    Jun - 20   |
| Outstanding Balance LVR Distribution       > 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%  | 2.95% 100.00%  \$ \tau \text{Issue} \\ 1.42\% \\ 0.34\% \\ 2.34\% \\ 2.64\% \\ 2.54\% \\ 2.39\% \\ 3.13\% \\ 7.08\% \\ 7.44\% \\ 13.27\% \\ 12.39\%  | 100.00%    Jun - 20   |
| Outstanding Balance LVR Distribution       > 0% and ≤ 25%       > 25% and ≤ 30%       > 30% and ≤ 35%       > 35% and ≤ 40%       > 40% and ≤ 45%       > 45% and ≤ 50%       > 55% and ≤ 55%       > 55% and ≤ 60%       > 60% and ≤ 65%       > 65% and ≤ 70%       > 70% and ≤ 75%       > 75% and ≤ 80%  | 2.95% 100.00%  \$\frac{5\% at Issue}{1.42\%} 0.34\% 2.34\% 2.64\% 2.54\% 2.39\% 3.13\% 7.08\% 7.44\% 13.27\% 12.39\% 35.41\%   | 100.00%    Jun - 20   |
| Total       Outstanding Balance LVR Distribution       > 0% and ≤ 25%     25% and ≤ 30%       > 35% and ≤ 35%     35% and ≤ 40%       > 40% and ≤ 45%     45% and ≤ 55%       > 55% and ≤ 55%     55% and ≤ 66%       > 60% and ≤ 65%     56% and ≤ 75%       > 75% and ≤ 75%     75% and ≤ 80%       > 80% and ≤ 85%     80% and ≤ 85%  | 2.95% 100.00%  \$\frac{5\times at issue}{1.42\times}\$ 0.34\times 2.34\times 2.54\times 2.54\times 2.39\times 3.13\times 7.08\times 7.44\times 13.27\times 12.39\times 35.41\times 7.99\times   | 100.00%    Jun - 20   |
| Outstanding Balance LVR Distribution           > 0% and ≤ 25%           ≥ 25% and ≤ 30%           > 30% and ≤ 35%           > 35% and ≤ 40%           > 40% and ≤ 45%           > 45% and ≤ 50%           > 50% and ≤ 60%           > 60% and ≤ 65%           > 65% and ≤ 70%           > 70% and ≤ 75%           > 75% and ≤ 80%           > 80% and ≤ 80%           > 80% and ≤ 85%           > 80% and ≤ 85%           > 80% and ≤ 90%  | 2.95% 100.00%  \$ \tau \text{Issue} \\ 1.42\% \\ 0.34\% \\ 2.34\% \\ 2.64\% \\ 2.54\% \\ 2.39\% \\ 3.13\% \\ 7.08\% \\ 7.44\% \\ 13.27\% \\ 12.39\% \\ 35.41\% \\ 7.99\% \\ 1.63\%   | 100.00%    Jun - 20   |
| Total       Outstanding Balance LVR Distribution       > 0% and ≤ 25%     25% and ≤ 30%       > 35% and ≤ 35%     35% and ≤ 40%       > 40% and ≤ 45%     45% and ≤ 55%       > 55% and ≤ 55%     55% and ≤ 66%       > 60% and ≤ 65%     56% and ≤ 75%       > 75% and ≤ 75%     75% and ≤ 80%       > 80% and ≤ 85%     80% and ≤ 85%  | 2.95% 100.00%  \$\frac{5\times at issue}{1.42\times}\$ 0.34\times 2.34\times 2.54\times 2.54\times 2.39\times 3.13\times 7.08\times 7.44\times 13.27\times 12.39\times 35.41\times 7.99\times   | 100.00%    Jun - 20   |
| Outstanding Balance LVR Distribution           > 0% and ≤ 25%           ≥ 25% and ≤ 30%           > 30% and ≤ 35%           > 35% and ≤ 40%           > 40% and ≤ 45%           > 45% and ≤ 50%           > 50% and ≤ 60%           > 60% and ≤ 65%           > 65% and ≤ 70%           > 70% and ≤ 75%           > 75% and ≤ 80%           > 80% and ≤ 80%           > 80% and ≤ 85%           > 80% and ≤ 85%           > 80% and ≤ 90%  | 2.95% 100.00%  \$ \tau \text{Issue} \\ 1.42\% \\ 0.34\% \\ 2.34\% \\ 2.64\% \\ 2.54\% \\ 2.39\% \\ 3.13\% \\ 7.08\% \\ 7.44\% \\ 13.27\% \\ 12.39\% \\ 35.41\% \\ 7.99\% \\ 1.63\%   | 100.00%    Jun - 20   |
| Total           Outstanding Balance LVR Distribution           > 0% and ≤ 25%           ≥ 25% and ≤ 30%           > 30% and ≤ 35%           > 35% and ≤ 40%           > 40% and ≤ 55%           > 55% and ≤ 55%           > 55% and ≤ 55%           > 56% and ≤ 65%           > 66% and ≤ 70%           > 70% and ≤ 75%           > 75% and ≤ 80%           > 80% and ≤ 85%           ≥ 85% and ≤ 90%           Total  | 2.95% 100.00%  \$ \text{ at issue} \\ 1.42\% \\ 0.34\% \\ 2.34\% \\ 2.64\% \\ 2.54\% \\ 2.39\% \\ 3.13\% \\ 7.08\% \\ 7.44\% \\ 13.27\% \\ 12.39\% \\ 35.41\% \\ 7.99\% \\ 1.63\% \\ 100.00\%  | 100.00%  Jun - 20 4 .49% 1.19% 11.95% 2.56% 2.35% 7.38% 6.42% 7.92% 18.07% 5.24% 29.66% 0.00% 100.00%   |
| Outstanding Balance LVR Distribution           > 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%           Total         Mortgage Insurance   | 2.95% 100.00%  \$5\%\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \  | 100.00%    Jun - 20   |
| Total           Outstanding Balance LVR Distribution           > 0% and ≤ 25%         > 25%           > 25% and ≤ 30%         > 30% and ≤ 35%           > 35% and ≤ 40%         > 40% and ≤ 55%           > 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%         Total           Mortgage Insurance           Genworth  | 2.95% 100.00%  \$\frac{5\times at Issue}{1.42\times}\$ 1.42\times 0.34\times 2.34\times 2.64\times 2.54\times 2.39\times 3.13\times 7.08\times 7.44\times 13.27\times 12.39\times 35.41\times 7.99\times 16.33\times 100.00\times \frac{5\times at Issue}{24.88\times 24.88\times 24.88\times }  | 100.00%    Jun - 20   |
| Outstanding Balance LVR Distribution           > 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%           > 80% and ≤ 90%           Total  | 2.95% 100.00%  \$\frac{5\times at Issue}{1.42\times}\$ 1.42\times 0.34\times 2.34\times 2.64\times 2.54\times 2.39\times 3.13\times 7.08\times 7.44\times 13.27\times 12.39\times 35.41\times 7.99\times 1.63\times 100.00\times \frac{5\times at Issue}{24.88\times 9.43\times 34.30\times 13.30\times 34.30\times 13.30\times  | 100.00%    Jun - 20   |
| Outstanding Balance LVR Distribution           > 0% and ≤ 25%         > 25%         > 30%         > 30%         > 30%         > 30%         > 35%         > 35%         > 35% and ≤ 40%         > 40% and ≤ 45%         > 45% and ≤ 50%         > 50% and ≤ 55%         > 50% and ≤ 65%         > 50% and ≤ 65%         > 65% and ≤ 70%         > 70% and ≤ 85%         > 85% and ≤ 80%         > 80% and ≤ 85%         > 85% and ≤ 90%         Total         Total         Seasoning Analysis   | 2.95% 100.00%  \$\frac{\\$ \text{st Issue}}{1.42\%} \\ 0.34\% \\ 2.34\% \\ 2.64\% \\ 2.54\% \\ 2.39\% \\ 3.13\% \\ 7.08\% \\ 7.44\% \\ 13.27\% \\ 12.39\% \\ 35.41\% \\ 7.99\% \\ 1.63\% \\ 100.00\%  \$\frac{\\$ \text{x at Issue}}{24.88\%} \\ 9.43\% \\ 34.30\%  \$\frac{\\$ \text{x at Issue}}{34.30\%}  | 100.00%  Jun - 20 4.49% 1.19% 11.95% 2.56% 2.35% 7.38% 6.42% 7.92% 18.07% 5.24% 29.66% 0.00% 0.00% 100.00%  Jun - 20 26.56% 0.00% 26.56%  |
| Outstanding Balance LVR Distribution           > 0% and ≤ 25%         > 25% and ≤ 30%           > 25% and ≤ 30%         > 30% and ≤ 35%           > 33% and ≤ 40%         > 40% and ≤ 45%           > 45% and ≤ 55%         > 55% and ≤ 60%           > 60% and ≤ 55%         > 55% and ≤ 65%           > 65% and ≤ 70%         > 70% and ≤ 75%           > 75% and ≤ 80%         > 80% and ≤ 85%           ≥ 85% and ≤ 90%         Total           Mortgage Insurance           Genworth         QBE           Total  | 2.95% 100.00%  \$\frac{5}{8}\text{ at issue}\$ 1.42% 0.34% 2.34% 2.64% 2.54% 2.39% 3.13% 7.08% 7.44% 13.27% 12.39% 35.41% 7.99% 1.63% 100.00%  \$\frac{5}{8}\text{ at issue}\$ 24.88% 9.43% 34.30%   | 100.00%    Jun - 20   |
| Total           Outstanding Balance LVR Distribution           > 0% and ≤ 25%         > 25% and ≤ 30%           > 25% 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%           > 85% and ≤ 90%         Total           Mortgage Insurance           Genworth         QBE           Total         Seasoning Analysis           6 mths and ≤ 9 mths         > 9 mths and ≤ 12 mths  | 2.95% 100.00%  \$\frac{5\times at Issue}{1.42\times}\$ 1.42\times 0.34\times 2.34\times 2.64\times 2.54\times 2.39\times 3.13\times 7.06\times 7.44\times 13.27\times 12.39\times 35.41\times 7.99\times 1.63\times 100.00\times \$\frac{5\times at Issue}{24.88\times 9.43\times 34.30\times }\$ \$\frac{5\times at Issue}{4.49\times 0.44\times 6.044\times 6.044\times 6.044\times 6.044\times 6.044\times 6.04\times 6.0  | 100.00%    Jun - 20   |
| Total           Outstanding Balance LVR Distribution           > 0% and ≤ 25%         > 25%           > 25% and ≤ 30%         > 30% and ≤ 35%           > 35% and ≤ 40%         > 40% and ≤ 45%           > 45% and ≤ 55%         > 55% and ≤ 60%           > 50% and ≤ 65%         > 65% and ≤ 70%           > 70% and ≤ 75%         > 75% and ≤ 80%           > 80% and ≤ 85%         > 85% and ≤ 90%           Total           Mortgage Insurance Genworth QBE Total           Seasoning Analysis           > 6 mths and ≤ 9 mths           > 9 mths and ≤ 12 mths           > 12 mths and ≤ 15 mths  | 2.95% 100.00%  \$\frac{\\$ \text{st Issue}}{1.42\%} \\ 0.34\% \\ 2.34\% \\ 2.64\% \\ 2.54\% \\ 2.39\% \\ 3.13\% \\ 7.08\% \\ 7.44\% \\ 13.27\% \\ 12.39\% \\ 35.41\% \\ 7.99\% \\ 1.63\% \\ 100.00\%  \$\frac{\\$ \text{st Issue}}{24.88\%} \\ 9.43\% \\ 34.30\%  \$\frac{\\$ \text{s at Issue}}{34.30\%} \\ \$\frac{\\$ \text{s at Issue}}{ | 100.00%  Jun - 20 4.49% 1.19% 11.95% 2.56% 2.35% 7.38% 6.42% 7.92% 18.07% 5.24% 29.66% 0.00% 0.00% 100.00%  Jun - 20 26.56% 0.00% 26.56%  |
| Outstanding Balance LVR Distribution           > 0% and ≤ 25%         > 25% and ≤ 30%           > 25% and ≤ 30%         > 30% and ≤ 40%           > 30% and ≤ 40%         > 40% and ≤ 55%           > 50% and ≤ 55%         > 55% and ≤ 60%           > 60% and ≤ 65%         > 65% and ≤ 70%           > 70% and ≤ 75%         > 75% and ≤ 80%           > 80% and ≤ 85%         > 85% and ≤ 90%           Total           Mortgage Insurance           Genworth         QBE           Total           Seasoning Analysis           > 6 mths and ≤ 9 mths           > 9 mths and ≤ 12 mths           > 12 mths and ≤ 15 mths           > 15 mths and ≤ 18 mths  | 2.95% 100.00%  \$\frac{5}{8} \text{ at issue} \\ 1.42\% \\ 0.34\% \\ 2.34\% \\ 2.64\% \\ 2.54\% \\ 2.39\% \\ 3.13\% \\ 7.08\% \\ 7.08\% \\ 7.44\% \\ 13.27\% \\ 12.39\% \\ 35.41\% \\ 7.99\% \\ 1.63\% \\ 100.00\%  \$\frac{5}{8} \text{ at issue} \\ 2.4.8\% \\ 9.43\% \\ 34.30\%  \$\frac{5}{8} \text{ at issue} \\ 1.49\% \\ 0.44\% \\ 1.06\% \\ 2.57\%   | 100.00%    Jun - 20   |
| Outstanding Balance LVR Distribution           > 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%           Total         Mortgage Insurance           Genworth         QBE           Total         Seasoning Analysis           > 6 mths and ≤ 9 mths         > 9 mths and ≤ 12 mths           > 12 mths and ≤ 15 mths         > 12 mths and ≤ 18 mths           > 18 mths and ≤ 21 mths           > 18 mths and ≤ 21 mths  | 2.95% 100.00%  \$ \text{1 ssue} \\ 1.42\% \\ 0.34\% \\ 2.34\% \\ 2.64\% \\ 2.54\% \\ 2.39\% \\ 3.13\% \\ 7.08\% \\ 7.44\% \\ 13.27\% \\ 12.39\% \\ 35.41\% \\ 7.99\% \\ 1.63\% \\ 100.00\%  \$ \text{\$x\$ at issue} \\ 2.4.88\% \\ 9.43\% \\ 34.30\%  \$ \text{\$y\$ at issue} \\ 1.49\% \\ 0.44\% \\ 1.06\% \\ 2.57\% \\ 22.76\%   | 100.00%    Jun - 20   |
| Outstanding Balance LVR Distribution           > 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%           Total           Mortgage Insurance Genworth           QBE           Total           Seasoning Analysis           > 6 mths and ≤ 19 mths           > 9 mths and ≤ 15 mths           > 12 mths and ≤ 18 mths           > 15 mths and ≤ 18 mths           > 18 mths and ≤ 21 mths           > 21 mths and ≤ 24 mths   | 2.95% 100.00%  \$\frac{\\$ \text{st issue}}{1.42\%} \\ 0.34\% \\ 2.34\% \\ 2.64\% \\ 2.54\% \\ 3.13\% \\ 7.08\% \\ 7.44\% \\ 13.27\% \\ 12.39\% \\ 35.41\% \\ 7.99\% \\ 1.63\% \\ 100.00\%  \$\frac{\\$ \text{st issue}}{24.88\%} \\ 9.43\% \\ 34.30\%  \$\frac{\\$ \text{st issue}}{24.88\%} \\ 9.43\% \\ 34.30\%  \$\frac{\\$ \text{st issue}}{24.87\%} \\ 0.44\% \\ 1.06\% \\ 2.57\% \\ 2.76\% \\ 6.40\%  | 100.00%  Jun - 20 4.49% 1.1.95% 2.565% 2.35% 7.38% 6.42% 7.92% 18.07% 5.24% 29.66% 0.00% 0.00% 100.00% 26.56%  Jun - 20 0.00% 0.00% 0.00% 0.00% 0.00%   |
| Outstanding Balance LVR Distribution           > 0% and ≤ 25%         > 25% and ≤ 30%           > 30% and ≤ 35%         > 35% and ≤ 40%           > 40% and ≤ 45%         > 45% and ≤ 55%           > 50% and ≤ 55%         > 55% and ≤ 60%           > 60% and ≤ 65%         > 65% and ≤ 70%           > 70% and ≤ 75%         > 75% and ≤ 80%           > 80% and ≤ 85%         > 85% and ≤ 90%           Total         Mortgage Insurance           Genworth         08E           Total         Seasoning Analysis           > 6 mths and ≤ 9 mths         > 9 mths and ≤ 12 mths           > 12 mths and ≤ 15 mths         > 15 mths and ≤ 11 mths           > 15 mths and ≤ 24 mths         > 24 mths and ≤ 36 mths  | 2.95% 100.00%  \$\frac{5}{8} \text{ at Issue}\$  1.42% 0.34% 2.34% 2.64% 2.54% 2.39% 3.13% 7.08% 7.44% 13.27% 12.39% 35.41% 7.99% 1.63% 100.00%  \$\frac{5}{8} \text{ at Issue}\$ 24.88% 9.43% 34.30%  \$\frac{5}{8} \text{ at Issue}\$ 1.49% 0.44% 1.06% 2.57% 22.76% 6.40% 30.62%  | 100.00%    Jun - 20   |
| Outstanding Balance LVR Distribution           > 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%           Total           Mortgage Insurance           Genworth         QBE           Total           Seasoning Analysis           > 6 mths and ≤ 9 mths           > 9 mths and ≤ 12 mths           > 12 mths and ≤ 15 mths           > 15 mths and ≤ 18 mths           > 15 mths and ≤ 21 mths           > 21 mths and ≤ 24 mths           > 24 mths and ≤ 24 mths           > 36 mths and ≤ 48 mths  | 2.95% 100.00%  \$ \text{1 ssue} \\ 1.42\% \\ 0.34\% \\ 2.34\% \\ 2.64\% \\ 2.54\% \\ 2.39\% \\ 3.13\% \\ 7.08\% \\ 7.44\% \\ 13.27\% \\ 12.39\% \\ 35.41\% \\ 7.99\% \\ 1.63\% \\ 100.00\%  \$ \text{3 at Issue} \\ 24.88\% \\ 9.43\% \\ 34.30\%  \$ \text{3 at Issue} \\ 1.49\% \\ 0.44\% \\ 1.06\% \\ 2.57\% \\ 22.76\% \\ 6.40\% \\ 30.62\% \\ 10.42\%  | 100.00%    Jun - 20   |
| Outstanding Balance LVR Distribution           > 0% and ≤ 25%           > 25% and ≤ 30%           > 30% and ≤ 35%           > 35% and ≤ 40%           > 40% and ≤ 45%           > 45% and ≤ 50%           > 55% and ≤ 60%           > 60% and ≤ 65%           > 65% and ≤ 70%           > 70% and ≤ 75%           > 75% and ≤ 80%           > 80% and ≤ 85%           > 85% and ≤ 90%           Total           Mortgage Insurance           Genworth           QBE           Total           Seasoning Analysis           > 6 mths and ≤ 15 mths           > 12 mths and ≤ 15 mths           > 12 mths and ≤ 15 mths           > 15 mths and ≤ 15 mths           > 12 mths and ≤ 21 mths           > 21 mths and ≤ 24 mths           > 24 mths and ≤ 36 mths           > 36 mths and ≤ 48 mths           > 48 mths and ≤ 60 mths  | 2.95% 100.00%  \$\frac{5}{8} \text{ at issue}\$  1.42% 0.34% 2.34% 2.64% 2.54% 2.39% 3.13% 7.08% 7.44% 13.27% 12.39% 35.41% 7.99% 1.63% 100.00%  \$\frac{5}{8} \text{ at issue}\$ 24.88% 9.43% 34.30%  \$\frac{5}{9} \text{ at issue}\$ 1.49% 0.44% 1.06% 2.57% 22.76% 6.40% 30.62% 10.42% 11.39%  | 100.00%    Jun - 20   |
| Outstanding Balance LVR Distribution           > 0% and ≤ 25%         > 25%         > 30%         > 30%         > 30% and ≤ 35%         > 35% and ≤ 40%         > 40% and ≤ 45%         > 45% and ≤ 55%         > 50% and ≤ 55%         > 55% and ≤ 66%         > 66% and ≤ 76%         > 66% and ≤ 76%         > 65% and ≤ 65%         > 65% and ≤ 86%         > 70% and ≤ 85%         > 85% and ≤ 80%         > 80% and ≤ 85%         > 85% and ≤ 90%         Total         Total         Seasoning Analysis         > 6 mths and ≤ 90 mths         > 12 mths and ≤ 12 mths         > 12 mths and ≤ 24 mths         > 24 mths and ≤ 36 mths         > 36 mths and ≤ 48 mths         > 48 mths and ≤ 60 mths         > 48 mths and ≤ 72 mths         > 12 mths and ≤ 72 mths         > 13 mths and ≤ 72 mths         > 14 mths and ≤ 72 mths         > 14 mths and ≤ 72 mths         > 15 | 2.95% 100.00%  \$\frac{\\$ \text{at Issue}}{1.42\%} \\ 0.34\% \\ 2.34\% \\ 2.64\% \\ 2.54\% \\ 2.39\% \\ 3.13\% \\ 7.08\% \\ 7.44\% \\ 13.27\% \\ 12.39\% \\ 35.41\% \\ 7.99\% \\ 1.63\% \\ 100.00\%  \$\frac{\\$ \text{x at Issue}}{2.4.88\%} \\ 9.43\% \\ 34.30\%  \$\frac{\\$ \text{x at Issue}}{2.75\%} \\ 1.49\% \\ 0.44\% \\ 1.06\% \\ 2.57\% \\ 2.76\% \\ 6.40\% \\ 30.62\% \\ 10.42\% \\ 11.39\% \\ 2.88\%   | 100.00%  Jun - 20 4.49% 1.19% 11.95% 2.56% 2.35% 7.38% 6.42% 7.92% 18.07% 5.24% 29.66% 0.00% 100.00% 100.00% 26.56% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% |
| Outstanding Balance LVR Distribution           > 0% and ≤ 25%           > 25% and ≤ 30%           > 30% and ≤ 35%           > 35% and ≤ 40%           > 40% and ≤ 45%           > 45% and ≤ 50%           > 55% and ≤ 60%           > 60% and ≤ 65%           > 65% and ≤ 70%           > 70% and ≤ 75%           > 75% and ≤ 80%           > 80% and ≤ 85%           > 85% and ≤ 90%           Total           Mortgage Insurance           Genworth           QBE           Total           Seasoning Analysis           > 6 mths and ≤ 15 mths           > 12 mths and ≤ 15 mths           > 12 mths and ≤ 15 mths           > 15 mths and ≤ 15 mths           > 12 mths and ≤ 21 mths           > 21 mths and ≤ 24 mths           > 24 mths and ≤ 36 mths           > 36 mths and ≤ 48 mths           > 48 mths and ≤ 60 mths  | 2.95% 100.00%  \$\frac{5}{8} \text{ at issue}\$  1.42% 0.34% 2.34% 2.64% 2.54% 2.39% 3.13% 7.08% 7.44% 13.27% 12.39% 35.41% 7.99% 1.63% 100.00%  \$\frac{5}{8} \text{ at issue}\$ 24.88% 9.43% 34.30%  \$\frac{5}{9} \text{ at issue}\$ 1.49% 0.44% 1.06% 2.57% 22.76% 6.40% 30.62% 10.42% 11.39%  | 100.00%    Jun - 20   |

| Total                     | 100.00% | 100.00% |
|---------------------------|---------|---------|
| > 120 mths                | 0.58%   | 43.45%  |
| > 108 mths and ≤ 120 mths | 1.47%   | 30.66%  |
| > 96 mths and ≤ 108 mths  | 3.24%   | 25.89%  |
| > 84 mths and ≤ 96 mths   | 1.29%   | 0.00%   |
|                           |         |         |

| Geographic Distribution                            |                          | \$ % at Issue          |                   | <u>Jun - 20</u> |
|--|--------------------------|------------------------|-------------------|-----------------|
| T - Metro<br>tal ACT                               |                          | 4.83%<br>4.83%         |                   | 0.00%<br>0.00%  |
| out act  |                          | 4.03%                  |                   | 0.00%           |
| SW - Inner city                                    |                          | 0.00%                  |                   | 0.00%           |
| SW - Metro<br>SW - Non metro                       |                          | 25.61%                 |                   | 26.71%          |
| ISW - Non metro<br>otal NSW                        |                          | 12.37%<br>37.97%       |                   | 0.00%<br>26.71% |
| Otal NSVV  |                          | 37.37%                 |                   | 20.71%          |
| T - Metro  |                          | 0.00%                  |                   | 0.00%           |
| NT - Non metro                                     |                          | 0.00%                  |                   | 0.00%           |
| otal NT  |                          | 0.00%                  |                   | 0.00%           |
| QLD - Inner city                                   |                          | 0.00%                  |                   | 0.00%           |
| QLD - Metro  |                          | 3.74%                  |                   | 0.00%           |
| QLD - Non metro                                    |                          | 0.57%                  |                   | 0.00%           |
| otal QLD   |                          | 4.31%                  |                   | 0.00%           |
| A - Inner city                                     |                          | 0.00%                  |                   | 0.00%           |
| A - Metro  |                          | 8.40%                  |                   | 18.06%          |
| A - Non metro                                      |                          | 2.87%                  |                   | 0.00%           |
| otal SA  |                          | 11.27%                 |                   | 18.06%          |
| AS - Inner city                                    |                          | 0.00%                  |                   | 0.00%           |
| AS - Metro   |                          | 0.00%                  |                   | 0.00%           |
| AS - Non metro                                     |                          | 0.00%                  |                   | 0.00%           |
| otal TAS   |                          | 0.00%                  |                   | 0.00%           |
| IC - Inner city                                    |                          | 0.00%                  |                   | 0.00%           |
| IC - Inner city<br>IC - Metro                      |                          | 24.52%                 |                   | 21.39%          |
| IC - Non metro                                     |                          | 2.38%                  |                   | 3.74%           |
| otal VIC   |                          | 26.90%                 |                   | 25.13%          |
| VA - Inner city                                    |                          | 0.0007                 |                   | 0.0000          |
| VA - Inner city<br>VA - Metro                      |                          | 0.00%<br>13.27%        |                   | 0.00%<br>21.20% |
| VA - Non metro                                     |                          | 1.45%                  |                   | 8.90%           |
| otal WA  |                          | 14.72%                 |                   | 30.10%          |
| otal Inner City                                    |                          | 0.00%                  |                   | 0.00%           |
| otal finier City<br>Total Metro                    |                          | 80.36%                 |                   | 87.36%          |
| otal Non Metro                                     |                          | 19.64%                 |                   | 12.64%          |
| otal   |                          | 100.00%                |                   | 100.00%         |
| RREARS \$ % (scheduled balance basis)              | 31-60                    | 61-90                  | 90+               | Total           |
| ıl-19  | 0.00%                    | 0.00%                  | 0.00%             | 0.00%           |
| ug-19  | 0.00%                    | 0.00%                  | 0.00%             | 0.00%           |
| ep-19  | 0.00%                    | 0.00%                  | 0.00%             | 0.00%           |
| oct-19<br>lov-19                                   | 0.00%<br>0.00%           | 0.00%<br>0.00%         | 0.00%<br>0.00%    | 0.00%<br>0.00%  |
| ec-19  | 0.00%                    | 0.00%                  | 0.00%             | 0.00%           |
| an-20  | 0.00%                    | 0.00%                  | 0.00%             | 0.00%           |
| eb-20  | 0.00%                    | 0.00%                  | 0.00%             | 0.00%           |
| 1ar-20   | 0.00%                    | 0.00%                  | 0.00%             | 0.00%           |
| pr-20<br>1ay-20                                    | 0.00%<br>0.00%           | 0.00%<br>0.00%         | 0.00%<br>0.00%    | 0.00%<br>0.00%  |
| un-20  | 0.00%                    | 0.00%                  | 0.00%             | 0.00%           |
|  |                          |                        |                   |                 |
| NORTGAGE SAFETY NET                                | No of Accounts           | Amount (\$)            |                   |                 |
| ıl-19<br>ug-19                                     | -                        | -                      |                   |                 |
| ug-19<br>ep-19                                     | -                        | -                      |                   |                 |
| ct-19  | -                        | -                      |                   |                 |
| ov-19  | -                        | -                      |                   |                 |
| ec-19  | -                        | •                      |                   |                 |
| n-20<br>eb-20                                      | -                        | -                      |                   |                 |
| eb-20<br>1ar-20                                    | -                        | -                      |                   |                 |
| pr-20  | 7                        | 1,648,089              |                   |                 |
| lay-20   | 7                        | 1,651,615              |                   |                 |
| un-20  | 7                        | 1,645,493              |                   |                 |
|  | No - 6 A                 | A                      |                   |                 |
|  | No of Accounts           | Amount (\$)            |                   |                 |
|  | 7                        | 1,648,089.04           |                   |                 |
| pr-20  | l l                      |                        |                   |                 |
| pr-20<br>1ay-20                                    | 7                        | 1,651,615<br>1,645,493 |                   |                 |
| ncl. COVID-19 HARDSHIP<br>pr-20<br>day-20<br>un-20 | l l                      | 1,651,615<br>1,645,493 |                   |                 |
| pr-20<br>tay-20<br>un-20                           | 7                        |                        |                   |                 |
| pr-20<br>1ay-20                                    | 7<br>7<br>No of Accounts | 1,645,493 Amount (\$)  | LMI payment (A\$) | Net loss        |