## Article 122a of CRD2 retention of interest report for Progress 2012-2 Trust

Transaction Name:
Closing Date:
Maturity Date:
Payment Date:
Business Day for Payments:
Determination Date & Ex-Interest Date: CRD2 Pool Thursday, 30th August 2012 Saturday, 18th June 2044

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 Mar 1.6

Total pool size: Total Number Of Loans (UnConsolidated): Total number of loans (consolidating split loans):	At Issue	iurisdiction) is required to independently assess and Mar - 16
Total Number Of Loans (UnConsolidated):	\$39,837,995.62	\$13,258,823.76
	190	87
Average loan Size:	141 \$282,538.98	65 \$203,981.90
Maximum loan size:	\$628,102.10	\$571,940.06
Total property value: Number of Properties:	\$68,869,888.00 151	\$29,976,388.00 67
Average property value:	\$456,091.97	\$447,408.78
Average current LVR: Average Term to Maturity (months):	59.13% 326.60	47.05% 276.02
Maximum Remaining Term to Maturity (months):	356.78	312.39
Weighted Average Seasoning (months): Weighted Average Current LVR:	19.96 64.94%	64.02 58.31%
Weighted Average Term to Maturity (months):	334.98	287.99
% of pool with loans > \$500,000: % of pool (amount) LoDoc Loans:	12.38% 0.00%	4.31% 0.00%
Maximum Current LVR:	89.76%	83.69%
% Fixed Rate Loans(Value): % Interst Only Ioans (Value):	22.85% 45.45%	10.08% 28.94%
Weighted Average Coupon:	6.26%	4.90%
Investment Loans:	29.97%	26.28%
Outstanding Balance Distribution	\$ % at Issue	<u>Mar - 16</u>
≤ \$0 > \$0 and ≤ \$100,000	0.00% 1.79%	0.00% 5.01%
> \$100,000 and ≤ \$150,000	5.35%	5.75%
> \$150,000 and ≤ \$200,000 > \$200,000 and ≤ \$250,000	7.04% 10.16%	18.86% 8.40%
> \$250,000 and ≤ \$300,000	12.33%	29.03%
> \$300,000 and ≤ \$350,000 > \$350,000 and ≤ \$400,000	15.32% 12.31%	9.62% 8.94%
> \$400,000 and ≤ \$450,000	14.80%	3.02%
> \$450,000 and ≤ \$500,000 > \$500,000 and ≤ \$550,000	8.52% 7.89%	7.06% 0.00%
> \$550,000 and ≤ \$600,000	1.38%	4.31%
> \$600,000 and ≤ \$650,000 Total	3.10% 100.00%	0.00% 100.00%
Outstanding Balance LVR Distribution ≤ 0%	<u>\$ % at Issue</u> 0.00%	<u>Mar - 16</u> 0.00%
> 0% and ≤ 25%	1.44%	8.10%
> 25% and ≤ 30% > 30% and ≤ 35%	3.46% 2.74%	5.13% 10.33%
> 35% and ≤ 40%	3.46%	1.22%
> 40% and ≤ 45% > 45% and ≤ 50%	4.16% 5.66%	2.97% 6.83%
> 50% and ≤ 55%	3.65%	4.28%
> 55% and ≤ 60% > 60% and ≤ 65%	7.65% 11.48%	8.00% 1.51%
> 65% and ≤ 70%	7.43%	9.45%
> 70% and ≤ 75% > 75% and ≤ 80%	8.37% 34.39%	15.69% 20.71%
> 80% and ≤ 85%	0.00%	5.77%
> 85% and ≤ 90% > 90% and ≤ 95%	6.11% 0.00%	0.00% 0.00%
Total	100.00%	100.00%
Mortgage Insurance	\$ % at Issue	<u>Mar - 16</u>
Genworth	6.57%	5.08%
QBE Total	0.29% 6.85%	0.09% 5.16%
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Seasoning Analysis > 3 mths and ≤ 6 mths	<u>\$ % at Issue</u> 5.04%	<u>Mar - 16</u> 0.00%
> 6 mths and ≤ 9 mths	12.03%	0.00%
> 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths	16.77% 8.00%	0.00% 0.00%
> 15 mths and ≤ 18 mths	12.98%	0.00%
> 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths	12.98% 11.75%	0.00%
> 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths	12.98% 11.75% 6.24% 18.00%	0.00% 0.00% 0.00%
> 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths	12.98% 11.75% 6.24% 18.00% 4.30%	0.00% 0.00% 0.00% 1.49%
> 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths	12,98% 11,75% 6,24% 18,00% 4,30% 4,15% 0,00%	0.00% 0.00% 0.00% 1.49% 41.47% 33.76%
> 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths	12.98% 11.75% 6.24% 18.00% 4.30% 4.15% 0.00%	0.00% 0.00% 0.00% 1.49% 41.47% 33.76%
> 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 96 mths > 84 mths and ≤ 96 mths > 84 mths and ≤ 96 mths > 96 mths and ≤ 108 mths	12.98% 11.75% 6.24% 18.00% 4.30% 4.15% 0.00% 0.00% 0.46%	0.00% 0.00% 0.00% 1.49% 41.47% 33.76% 6.22%
> 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 50 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 96 mths	12,98% 11,75% 6,24% 4,30% 4,15% 0,00% 0,00%	0.00% 0.00% 0.00% 1.49% 41.47% 33.76% 15.56% 6.22%
> 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 36 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 86 mths > 18 mths and ≤ 80 mths > 18 mths and ≤ 10 mths > 18 mths and ≤ 10 mths > 18 mths and ≤ 10 mths > 18 mths and ≤ 100 mths	12.98% 11.75% 6.24% 18.00% 4.30% 4.15% 0.00% 0.46% 0.00%	0.00% 0.00% 0.00% 1.49% 41.47% 33.76% 6.22% 1.11%
> 15 mths and ≤ 18 mths > 18 mths and ≤ 24 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 35 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 108 mths and ≤ 108 mths > 108 mths and ≤ 120 mths > 120 mths	12.98% 11.75% 6.24% 18.00% 4.30% 0.00% 0.00% 0.46% 0.00%	0.00% 0.00% 1.49% 41.47% 33.76% 6.22% 1.11% 0.00%
> 15 mths and ≤ 18 mths > 21 mths and ≤ 24 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths < 60 mths and ≤ 77 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 96 mths > 108 mths and ≤ 96 mths > 108 mths and ≤ 108 mths > 108 mths and ≤ 100 mths > 108 mths and ≤ 120 mths > 120 mths	12.98% 11.75% 6.24% 18.00% 4.30% 4.15% 0.00% 0.00% 0.04% 0.00% 0.00% 0.00% 0.00% 5.8 at issue 0.51%	0.00% 0.00% 0.00% 1.49% 41.47% 33.76% 15.56% 6.22% 1.11% 0.00% 100.00%
> 15 mths and ≤ 18 mths > 21 mths and ≤ 24 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 72 mths > 84 mths and ≤ 95 mths > 96 mths and ≤ 108 mths > 108 mths and ≤ 108 mths > 108 mths and ≤ 108 mths > 100 mths	12.98% 11.75% 6.24% 18.00% 4.30% 4.15% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 1.49% 41.47% 33.76% 15.56% 6.22% 1.11% 0.00% 0.39% 100.00%
> 15 mths and ≤ 18 mths > 18 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 47 mths > 48 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 72 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 108 mths and ≤ 120 mths > 120 mths  Total  Geographic Distribution ACT - Metro Total ACT  NSW - Inner city	12.98% 11.75% 6.24% 18.00% 4.30% 4.15% 0.00% 0.0	0.00% 0.00% 1.49% 41.47% 33.76% 6.22% 1.11% 0.00% 1.00% 1.00% 1.12% 1.12% 1.12%
> 15 mths and ≤ 18 mths > 18 mths and ≤ 24 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 72 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 108 mths and ≤ 120 mths > 120 mths Total  Total  Geographic Distribution ACT - Metro Total ACT  NSW - Inner city NSW - Non metro	12,98% 11,75% 6,24% 18,00% 4,30% 4,15% 0,00% 0,00% 0,46% 0,00% 0,00% 0,29% 100,00% \$\$ at issue 0,51% 0,51%	0.00% 0.00% 0.00% 1.49% 41.47% 33.76% 6.22% 1.11% 0.00% 100.00% Mar_16 1.22% 1.22%
> 15 mths and ≤ 18 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 108 mths > 108 mths and ≤ 108 mths > 108 mths and ≤ 100 mths > 108 mths and ≤ 100 mths > 104 mths and ≤ 107 mths	12,98% 11,75% 6,24% 18,00% 4,30% 4,15% 0,00% 0,00% 0,00% 0,00% 100,00% 5,5 % at issue 0,51% 0,51% 0,51%	0.00% 0.00% 1.49% 41.47% 33.76% 6.22% 1.11% 0.00% 0.39% 10.000% 12.2% 1.22% 1.22% 1.22%
> 15 mths and ≤ 18 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths < 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 86 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 108 mths and ≤ 100 mths > 108 mths and ≤ 100 mths > 100 mths  Total    Seegraphic Distribution   ACT - Metro   NSW - Inner city   NSW - Metro   NSW - Non metro   Total NSW   NT - Metro	12.98% 11.75% 6.24% 18.00% 4.30% 4.15% 0.00% 0.00% 0.00% 0.46% 0.00% 0.00% 0.00% 0.51% 0.51% 0.51% 0.51% 0.92% 23.32% 8.33%	0.00% 0.00% 1.49% 41.47% 33.76% 6.22% 1.11% 0.00% 1.00% 1.00% 1.00% 1.00% 1.12% 0.00% 2.7.61% 5.78%
> 15 mths and ≤ 18 mths > 21 mths and ≤ 24 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths < 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 84 mths > 108 mths and ≤ 96 mths > 108 mths and ≤ 108 mths > 108 mths and ≤ 120 mths ■ 108 mths and ≤ 120 mths ■ 108 mths	12.98% 11.75% 6.24% 18.00% 4.30% 4.35% 0.00% 0.00% 0.00% 0.00% 10.00% 0.00% 5.34 Issue 0.51% 0.51% 0.51% 0.52% 23.22% 8.33% 32.57% 0.82%	0.00% 0.00% 1.49% 41.47% 33.76% 6.22% 1.11% 0.00% 1.00%
> 15 mths and ≤ 18 mths > 21 mths and ≤ 24 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths < 60 mths and ≤ 77 mths > 72 mths and ≤ 84 mths > 72 mths and ≤ 84 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 108 mths and ≤ 100 mths	12.98% 11.75% 6.24% 18.00% 4.30% 4.15% 0.00% 0.00% 0.00% 0.00% 0.00% 0.51% 100.00% \$ at issue 0.51% 0.51% 0.52% 8.33% 32.57% 0.82% 0.082% 0.00% 0.082%	0.00% 0.00% 1.49% 41.47% 33.76% 6.22% 1.11% 0.00% 1.00% Mar - 16 1.22% 1.22% 1.22% 1.23% 3.33%
> 15 mths and ≤ 18 mths > 21 mths and ≤ 24 mths > 21 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 108 mths and ≤ 107 mths > 108 mths and ≤ 107 mths	12,98% 11,75% 6,24% 13,00% 4,30% 4,15% 0,00% 0,00% 0,46% 0,00% 0,29% 130,000% \$ \$\frac{5}{2}\text{ at issue}\$ 0,51% 0,51% 0,51% 0,51% 0,51% 0,51% 0,52% 0,00% 0,32% 0,00% 0,32% 0,00% 0,32% 0,00% 0,32% 0,00% 0,32% 0,00% 0,32% 0,00% 0,32% 0,00% 0,32%	0.00% 0.00% 1.49% 41.47% 33.76% 6.22% 1.11% 0.00% 1.00% 1.00% 1.00.00%  Mar - 16 1.22% 1.22% 0.00% 27.61% 5.78% 33.39% 0.00% 0.00% 0.00% 1.51%
> 15 mths and ≤ 18 mths > 21 mths and ≤ 24 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths < 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 72 mths and ≤ 84 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 108 mths and ≤ 100 mths > 120 mths  Total    Georgaphic Distribution   ACT - Metro Total ACT   NSW - Inner city   NSW - Non metro Total NSW   NT - Metro NT - Non metro Total NT   QLD - Inner city   QLD - Inner city	12.98% 11.75% 6.24% 18.00% 4.30% 4.15% 0.00% 0.00% 0.00% 0.00% 0.00% 0.51% 100.00% \$ at issue 0.51% 0.51% 0.52% 8.33% 32.57% 0.82% 0.082% 0.00% 0.082%	0.00% 0.00% 1.49% 41.47% 33.76% 62.2% 1.11% 0.00% 1.00%
> 15 mths and ≤ 18 mths > 21 mths and ≤ 24 mths > 21 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 108 mths and ≤ 107 mths > 108 mths and ≤ 107 mths	12.9% 11.75% 6.24% 18.00% 4.30% 4.15% 0.00% 0.00% 0.00% 0.00% 0.29% 100.00% \$ ** at issue 0.51% 0.51% 0.92% 2.3.32% 8.33% 32.57% 0.82% 0.00% 0.82% 0.00%	0.00% 0.00% 1.49% 41.47% 33.76% 15.56% 6.22% 1.11% 0.00% 1.00% 100.00%  Mar - 16 1.22% 1.22% 0.00% 2.7.61% 5.78% 33.39% 0.00% 0.00% 0.00% 0.00%
> 15 mths and ≤ 18 mths > 21 mths and ≤ 24 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 60 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 72 mths > 84 mths and ≤ 95 mths > 95 mths and ≤ 108 mths > 100 mths and ≤ 100 mths > 100 mths and ≤ 100 mths > 120 mths	12.9% 11.75% 6.24% 13.00% 4.30% 4.15% 0.00% 0.00% 0.46% 0.00% 0.29% 130.00% \$\frac{5}{2}\text{ at issue}\$ \$\frac{5}{2}\text{ 3.27}\text{ 3.27}\text{ 3.27}\text{ 3.27}\text{ 6.33}\text{ 3.27}\text{ 6.33}\text{ 6.35}\text{ 6.35} 6	0.00% 0.00% 1.49% 41.47% 33.76% 6.22% 1.11% 0.00% 1.09% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.12%
> 15 mths and ≤ 18 mths > 21 mths and ≤ 24 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 72 mths > 84 mths and ≤ 184 mths > 95 mths and ≤ 10 mths > 95 mths and ≤ 10 mths > 100 mths Total  Geographic Distribution ACT - Metro Total ACT  NSW - Inner city NSW - Non metro Total NSW  NT - Metro NT - Non metro Total VI  QLD - Inner city QLD - Inner city QLD - Metro QLD - Metro QLD - Metro QLD - Metro Total QLD  SA - Inner city SA - Metro	12.98% 11.75% 6.24% 18.00% 4.30% 4.15% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.25% 100.00% 2.3.25% 0.51%	0.00% 0.00% 1.40% 1.41/7% 33.76% 6.22% 1.11/8 0.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.12% 1.12% 1.12% 1.12% 1.13% 1.15% 1.17% 1.15% 1.17% 1.15% 1.15% 1.17% 1.15% 1.17% 1.15% 1.15% 1.17% 1.15% 1.17% 1.15% 1.16% 1.17% 1.15% 1.17% 1.15% 1.16% 1.17% 1.15% 1.17% 1.15% 1.16% 1.17% 1.15% 1.17% 1.15% 1.16% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.16% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.16% 1.17% 1.15% 1.17% 1.15% 1.16% 1.17% 1.15% 1.17% 1.15% 1.15% 1.17% 1.15% 1.
> 15 mths and ≤ 18 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 36 mths and ≤ 60 mths < 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 95 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 100 mths > 108 mths and ≤ 100 mths > 120 mths  Total  Secoraphic 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	12.9% 11.75% 6.24% 18.00% 4.30% 4.15% 0.00% 0.00% 0.00% 0.00% 0.25% 100.00% 5.5 at issue 0.51% 0.51% 0.52% 0.92% 0.09% 0.09% 0.09% 0.25% 10.00% 0.25% 10.00% 0.25% 10.00% 0.25% 10.00%	0.00% 0.00% 0.00% 1.49% 41.47% 33.76% 6.22% 1.11% 0.00% 1.00%
> 15 mths and ≤ 18 mths > 21 mths and ≤ 24 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 72 mths > 72 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 108 mths and ≤ 100 mths > 108 mths and ≤ 100 mths > 120 mths  Total  Geographic Distribution ACT - Metro Total ACT  NSW - Inner city NSW - Metro NSW - Metro NSW - Non metro Total NSW  NT - Metro NT - Non metro Total NSW  LD - Inner city QLD - Inner city QLD - Metro QLD - Non metro Total QLD  SA - Inner city SA - Metro SA - Non metro Total QLD  SA - Inner city SA - Metro SA - Non metro Total SA	12.9% 11.7% 6.24% 18.00% 4.30% 4.15% 0.00% 0.00% 0.00% 0.00% 10.00% 5.5% at issue 23.32% 8.33% 32.57% 0.82% 0.00% 0.00%	0.00% 0.00% 0.00% 1.49% 41.47% 33.76% 6.22% 1.11% 0.00% 1.00
> 15 mths and ≤ 18 mths > 21 mths and ≤ 24 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths < 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 72 mths and ≤ 84 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 108 mths and ≤ 100 mths > 108 mths and ≤ 100 mths > 120 mths  Total    Ceoxcaphic Distribution   ACT - Metro   Total ACT   NSW - Inner city   NSW - Mon 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 QLD   SA - Inner city   SA - Metro   SA - Non metro   Total XA - Inner city   SA - Metro   SA - Non metro   Total XA - Inner city   SA - Inn	12.9% 11.75% 6.24% 18.00% 4.30% 4.15% 0.00% 0.00% 0.00% 0.00% 10.00% 5.5% at issue 10.00% 25.3.2% 8.33% 32.5.7% 0.82% 0.00% 0.82% 0.00% 0.82% 0.00% 0.82% 10.00%	0.00% 0.00% 0.00% 1.49% 41.47% 33.76% 6.22% 1.11% 0.00% 1.00%
> 15 mths and ≤ 18 mths > 21 mths and ≤ 24 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 73 mths and ≤ 84 mths > 74 mths and ≤ 84 mths > 75 mths and ≤ 10 mths > 10 mths and ≤ 10 mths	12.9% 11.75% 6.24% 18.00% 4.30% 4.15% 0.00% 0.00% 0.00% 0.00% 100.00% 5.5 ** at Issue 0.51% 0.51% 0.51% 0.52% 0.92% 10.00% 0.82% 0.00% 0.82% 0.00% 0.82% 0.00% 0.82% 0.00% 0.82% 0.00% 0.82% 0.00% 0.10.00% 0.10.00% 0.10.00% 0.10.00% 0.10.00% 0.10.00% 0.10.00% 0.10.00% 0.10.00% 0.10.00% 0.10.00% 0.10.00% 0.10.00% 0.10.00% 0.10.00%	0.00% 0.00% 1.49% 1.41/47% 33.76% 6.22% 1.11% 0.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 2.761% 5.78% 33.39% 0.00% 2.761% 5.78% 33.39% 0.00% 2.761% 5.78% 3.39% 0.00% 2.761% 5.78% 3.39% 0.00% 2.761% 5.78% 3.39% 0.00% 2.761% 5.78% 3.39% 0.00% 2.761% 5.78% 3.39% 0.00% 2.761% 5.78% 3.39%
> 15 mths and ≤ 18 mths > 21 mths and ≤ 24 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 72 mths > 72 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 108 mths and ≤ 108 mths > 108 mths and ≤ 100 mths > 100 mths  Total  Geographic Distribution ACT - Metro Total ACT  NSW - Inner city NSW - Metro NSW - Non metro Total NSW  NT - Metro NT - Non metro Total NST  QLD - Inner city QLD - Metro QLD - Non metro Total OLD  SA - Inner city SA - Metro SA - Non metro Total SA  TAS - Inner city	12,98% 11,75% 6,24% 18,00% 4,30% 4,15% 0,00% 0,00% 0,00% 100,00% 100,00%  \$ **xatissue 0,51% 0,51% 0,51% 0,51% 0,51% 0,51% 0,51% 0,51% 10,51%	0.00% 0.00% 1.49% 41.47% 33.76% 6.22% 1.11% 0.00% 1.00% 1.00% 1.00% 2.7.61% 5.78% 33.39% 0.00% 0.00% 0.00% 1.117% 1.155% 1.117% 1.155% 1.25% 0.00%
> 15 mths and ≤ 18 mths > 21 mths and ≤ 24 mths > 21 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 72 mths > 72 mths and ≤ 72 mths > 95 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 108 mths and ≤ 120 mths > 108 mths and ≤ 108 mths > 109 mths and ≤ 108 mths > 109 mths	12,95% 11,75% 6,24% 18,00% 4,30% 4,15% 0,00% 0,00% 0,00% 0,25% 100,00% \$ \$\frac{5}{3}\text{tissue}\$ 0,51% 0,51% 0,51% 0,51% 0,51% 0,51% 0,51% 0,51% 0,51% 10,50% 10,60% 1,51% 0,50% 1,50%	0.00% 0.00% 1.49% 41.47% 33.76% 6.22% 1.11% 0.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.12% 1.12% 1.12% 1.12% 1.12% 1.12% 1.12% 1.12% 1.12% 1.12% 1.12% 1.12% 1.12% 1.12% 1.135% 1.17% 1.17% 1.15% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.1
> 15 mths and ≤ 18 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 36 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 72 mths and ≤ 84 mths > 73 mths and ≤ 84 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 108 mths and ≤ 100 mths > 108 mths and ≤ 100 mths > 100 mths	12.9% 11.75% 6.24% 18.00% 4.30% 4.15% 0.00% 0.00% 0.00% 0.00% 0.29% 100.00% 5.5 ** at issue 2.5.1% 0.51% 0.51% 0.92% 2.3.32% 8.33% 32.5.7% 0.92% 10.61% 14.00% 2.5.11% 0.00% 0.82% 0.00% 0.82% 0.00% 10.61% 14.00% 2.5.11% 0.00% 9.77% 0.54% 10.31% 0.00% 9.77% 0.54% 10.31%	0.00% 0.00% 0.00% 0.00% 1.49% 1.147% 33.76% 6.22% 1.11% 0.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.11/17% 1.15/2% 1.11/7% 1.15/2% 1.1
> 15 mths and ≤ 18 mths > 21 mths and ≤ 24 mths > 21 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 72 mths > 72 mths and ≤ 72 mths > 95 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 108 mths and ≤ 120 mths > 108 mths and ≤ 108 mths > 109 mths and ≤ 108 mths > 109 mths	12,95% 11,75% 6,24% 18,00% 4,30% 4,15% 0,00% 0,00% 0,00% 0,25% 100,00% \$ \$\frac{5}{3}\text{tissue}\$ 0,51% 0,51% 0,51% 0,51% 0,51% 0,51% 0,51% 0,51% 0,51% 10,50% 10,60% 1,51% 0,50% 1,50%	0.00% 0.00% 1.49% 41.47% 33.76% 6.22% 1.11% 0.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.12% 1.12% 1.12% 1.12% 1.12% 1.12% 1.12% 1.12% 1.12% 1.12% 1.12% 1.12% 1.12% 1.12% 1.135% 1.17% 1.17% 1.15% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.17% 1.15% 1.1
> 15 mths and ≤ 18 mths > 21 mths and ≤ 24 mths > 21 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 72 mths and ≤ 72 mths > 72 mths and ≤ 72 mths > 73 mths and ≤ 72 mths > 74 mths and ≤ 84 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 108 mths and ≤ 120 mths > 108 mths and ≤ 108 mths > 109 mths and ≤ 108 mths > 109 mths	12.98% 11.75% 6.24% 13.00% 4.30% 4.15% 0.00% 0.00% 0.00% 0.00% 0.29% 130.000% 2.5% 14.5% 0.51% 0.51% 0.51% 0.51% 0.51% 0.51% 0.51% 0.51% 0.51% 0.51% 10.61% 14.00% 25.11% 0.00% 25.11% 0.00% 14.6% 14.00% 25.11% 0.00% 14.00% 15.54% 10.31% 0.00% 1.80% 1.80% 1.80%	0.00% 0.00% 1.40% 1.41/7% 33.76% 6.22% 1.11/3% 0.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 2.7.61% 5.78% 33.39% 0.00% 2.7.61% 5.78% 33.39% 0.00% 2.7.61% 5.78% 33.39% 0.00% 2.7.61% 5.78% 33.39% 0.00% 2.7.61% 5
> 15 mths and ≤ 18 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 72 mths > 72 mths and ≤ 72 mths > 73 mths and ≤ 100 mths > 96 mths and ≤ 100 mths > 96 mths and ≤ 100 mths > 100 mths and ≤ 100 mths > 120 mths	12.98% 11.75% 6.24% 18.00% 4.30% 4.15% 0.00% 0.00% 0.00% 0.00% 0.29% 100.00% \$\frac{5}{2}\text{ at issue}\$ 2.51% 0.51% 0.51% 0.51% 0.51% 0.51% 0.51% 0.51% 0.51% 10.61% 12.00% 2.23.22% 0.00% 0.82% 0.00% 0.82% 0.00% 10.61% 14.00% 25.11% 0.00% 25.11% 0.00% 1.45% 1.45% 1.54% 1.0.31% 1.0.00% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80%	0.00% 0.00% 1.49% 1.41.47% 33.76% 6.22% 1.11% 0.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 2.7.61% 3.3.39% 0.00% 2.7.61% 3.3.39% 0.00% 2.7.61% 3.3.39% 0.00% 2.7.61% 3.3.39% 0.00% 2.7.61% 3.3.39% 0.00% 2.7.61% 3.3.39% 0.00% 2.7.61% 3.3.39% 0.00% 3.5.78% 3.3.39% 0.00% 3.6.64% 0.00% 8.6.64% 0.00% 9.6.68%
> 15 mths and ≤ 18 mths > 21 mths and ≤ 24 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 108 mths and ≤ 100 mths > 108 mths and ≤ 100 mths > 120 mths  Total  Geographic Distribution ACT - Metro Total ACT  NSW - Inner city NSW - Metro NSW - Non metro Total NSW  NT - Metro NT - Non metro Total NSW  NT - Metro ST - Non metro Total NSW  AC - Inner city QLD - Inner city QLD - Metro QLD - Non metro Total CAS - Non metro Total CAS  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro UIC - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC - Metro UIC - Non metro Total VIC - Metro VIC - Metro WA - Inner city WA - Inner city WA - Metro	12.9% 11.75% 6.24% 18.00% 4.30% 4.15% 0.00% 0.00% 0.00% 0.00% 100.00%  \$ **at issue 0.51% 0.51% 0.92% 23.32% 8.33% 32.57% 0.82% 0.00% 0.82% 0.00% 0.82% 10.00% 10.1	0.00% 0.00% 0.00% 1.49% 41.47% 33.76% 6.22% 1.11% 0.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.11/7% 1.15/2% 1.11/7% 1.15/2% 1.11/7% 1.15/2% 1.11/7% 1.15/2% 1.11/7% 1.15/2% 1.11/7% 1.15/2% 1.11/7% 1.17
> 15 mths and ≤ 18 mths > 21 mths and ≤ 24 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 60 mths < 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 108 mths and ≤ 100 mths > 108 mths and ≤ 100 mths > 100 mths	12.9% 11.75% 6.24% 18.00% 4.30% 4.15% 0.00% 0.00% 0.00% 0.00% 100.00%  \$ **atissue 0.51% 0.51% 0.92% 23.32% 8.33% 32.57% 0.82% 0.00% 0.82% 0.00% 0.82% 0.00% 0.82% 10.00% 10.10%	0.00% 0.00% 0.00% 1.49% 41.47% 33.76% 6.22% 1.11% 0.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.11% 1.17% 1.15% 1.15% 1.11% 1.17% 1.15% 1.16% 1.17% 1.16% 1.17
> 15 mths and ≤ 18 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 72 mths > 72 mths and ≤ 72 mths > 95 mths and ≤ 100 mths > 96 mths and ≤ 100 mths > 100 mths	12.98% 11.75% 6.24% 18.00% 4.30% 4.15% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.25% 100.00% 2.3.32% 0.51% 0.00% 0.82% 0.50% 1.61% 1.40% 1.80% 0.81% 0.00% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 0.00% 1.80% 0.00% 1.80% 0.00% 1.80% 0.00% 1.80% 0.00%	0.00% 0.00% 1.49% 1.41/47% 33.76% 6.22% 1.11% 0.00% 1.39% 100.00% 100.00% 27.61% 5.78% 33.39% 0.00% 27.61% 11.17% 13.52% 26.21% 0.00% 8.64% 0.00% 8.64% 0.00% 8.64% 0.00% 8.64% 1.11/5% 1.280% 1.60% 1.60% 1.60% 1.60% 1.79% 1.1280% 1.79% 1.1280% 1.79% 1.79% 1.760% 0.00% 9.68% 0.00% 9.68% 0.00% 9.68%
> 15 mths and ≤ 18 mths > 21 mths and ≤ 24 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 60 mths < 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 108 mths and ≤ 100 mths > 108 mths and ≤ 100 mths > 100 mths	12.9% 11.75% 6.24% 18.00% 4.30% 4.15% 0.00% 0.00% 0.00% 0.00% 100.00%  \$ **atissue 0.51% 0.51% 0.92% 23.32% 8.33% 32.57% 0.82% 0.00% 0.82% 0.00% 0.82% 0.00% 0.82% 10.00% 10.10%	0.00% 0.00% 0.00% 1.49% 41.47% 33.76% 6.22% 1.11% 0.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 1.11% 1.17% 1.15% 1.15% 1.11% 1.17% 1.15% 1.16% 1.17% 1.16% 1.17

MORTGAGE INSURANCE	No. of claims	Gross claim (A\$)	Gross payment (A\$)	LMI net loss
MORTGAGE IN POSSESSION	No of Accounts NIL	Amount (\$) NIL		
Mar-16	1	255,964.27		
eb-16	1	256,973.15		
an-16	0	250 257		
Dec-15	0			
Nov-15	0			
Oct-15	0			
ep-15	0			
Aug-15	0			
	0			
Jun-15 Jul-15	0			
May-15	2	530,284.65		
Apr-15	2	528,204.86		
Mar-15	4	914,053.85		
Feb-15	4	910,599.00		
Jan-15	2	524,350.00		
		F24 2F0 00		
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
Mar-16	0.00%	0.00%	2.50%	2.50%
Feb-16	0.00%	0.00%	2.41%	2.41%
lan-16	1.87%	2.38%	0.00%	4.25%
Dec-15	2.34%	0.00%	0.00%	2.34%
Nov-15	2.33%	0.00%	0.00%	2.33%
Oct-15	0.00%	0.00%	0.00%	0.00%
Sep-15	0.00%	0.00%	0.00%	0.00%
Aug-15	0.00%	0.00%	0.00%	0.00%
Jul-15	0.00%	0.00%	0.00%	0.00%
Jun-15	0.00%	0.00%	0.00%	0.00%
May-15	0.00%	0.00%	3.28%	3.28%
Apr-15	0.00%	0.00%	3.23%	3.23%
Mar-15	0.00%	0.00%	5.26%	5.26%
Feb-15	0.00%	0.00%	4.94%	4.94%
lan-15	1.69%	0.00%	4.69%	6.38%
Dec-14	1.78%	0.92%	1.88%	4.58%
Nov-14	0.88%	1.81%	0.00%	2.69%
Oct-14	3.38%	0.00%	0.00%	3.38%
ARREARS \$ % (scheduled balance basis)	31-60	61-90	90+	Total