PROGRESS 2013-1 TRUST

Wednesday, 23 November 2016

Transaction Name: Progress 2013-1 Trust

Trustee: Security Trustee: Perpetual Trustee Company Limited P.T. Limited

AMP Bank Limited AMP Bank Limited Originator: Servicer & Custodian:

AMP Bank Limited
Wednesday, 18th September 2013
Friday, 23th September 2044
The 23rd day of each month
Sydney & Melbourne
Three Business Days before each Payment Date. Issue Date: Maturity Date: Payment Date:
Business Day for Payments:
Determination Date & Ex-Interest Date:

	<u>Base</u>	Margin	Interest Calculation
Class A Notes	1 M BBSW	100bps	Actual/365
Class AB Notes	1 M BBSW	190bps	Actual/365
Class B1 Notes	1 M BBSW	290bps	Actual/365
Class B2 Notes	1 M BBSW	350bps	Actual/365

		Current Invested			Current		
	Currency	Initial Stated Amount	Amount	Current Stated Amount	Percentages at Issue	Percentages	Rating S&P/Moodys
Class A Notes	A\$	598,000,000.00	199,459,205.81	199,459,205.81	92.00%	83.70%	AAA / Aaa
Class AB Notes	A\$	39,000,000.00	29,123,838.31	29,123,838.31	6.00%	12.22%	AAA /n.r
Class B1 Notes	A\$	9,750,000.00	7,280,959.57	7,280,959.57	1.50%	3.06%	AA-/n.r.
Class B2 Notes	A\$	3,250,000.00	2,426,986.52	2,426,986.52	0.50%	1.02%	AA-/n.r.
TOTAL		650 000 000 00	228 200 000 21	228 200 000 21	100.00%	100.00%	

Current Payment Date: Wednesday, 23 November 2016 Pre Payment Date Bond Interest Payment (per Principal Payment Post Payment Date Bond Factors Coupon Rate Coupon Rate Reset Date Initial Issued Notes (No.) security) (per security) Factors Class A Notes Class AB Notes Class B1 Notes Class B2 Notes 23-Nov-16 23-Nov-16 23-Nov-16 23-Nov-16 6.46 14.47 14.47 14.47 0.3335 0.7468 0.7468 0.7468 598,000 39,000 0.3400 0.7612 0.73 2.20 2.82 3.20 2.6150% 2.6150% 3.5150% 4.5150% 5.1150% 0.7612 0.7612 9,750 3,250 TOTAL 650,000 8.96 49.88

<u>COLLATERAL INFORMATION</u>	<u>At Issue</u>	<u>Oct - 16</u>
Total pool size:	\$644,475,036.10	\$236,265,517.35
Total Number Of Loans (UnConsolidated):	3495	1546
Total number of loans (consolidating split loans):	1959	901
Average loan Size:	\$328,981.64	\$262,113.57
Maximum loan size:	\$995,237.58	\$978,776.14
Total property value:	\$1,098,539,474.00	\$488,163,086.00
Number of Properties:	2180	975
Average property value:	\$503,917.19	\$500,680.09
Average current LVR:	60.91%	51.32%
Average Term to Maturity (months):	295.5	255.79
Maximum Remaining Term to Maturity (months):	354.02	315.91
Weighted Average Seasoning (months):	44.11	81.50
Weighted Average Current LVR:	66.72%	61.49%
Weighted Average Term to Maturity (months):	305.91	269.12
% of pool with loans > \$500,000:	32.64%	25.04%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	95.00%	95.87%
% Fixed Rate Loans(Value):	22.93%	8.69%
% Interst Only loans (Value):	45.83%	28.35%
Weighted Average Mortgage Interest:	5.52%	4.47%
Investment Loans:	25.37%	24.43%
Outstanding Balance Distribution	\$ % at Issue	<u>Oct - 16</u>
≤ \$0	0.00%	-0.04%
> \$0 and ≤ \$100,000	1.41%	2.75%
> \$100,000 and ≤ \$150,000	2.64%	4.69%
> \$150,000 and ≤ \$200,000	5.64%	9.03%
> \$200,000 and ≤ \$250,000	9.19%	13.72%
> \$250,000 and ≤ \$300,000	12.22%	12.16%
> \$300,000 and ≤ \$350,000	10.65%	12.03%
> \$350,000 and ≤ \$400,000	10.32%	8.09%
> \$400,000 and ≤ \$450,000	8.34%	6.51%
> \$450,000 and ≤ \$500,000	6.95%	6.01%
> \$500,000 and ≤ \$550,000	5.24%	4.70%
> \$550,000 and ≤ \$600,000	4.99%	5.36%
> \$600,000 and ≤ \$650,000	4.16%	3.70%
> \$650,000 and ≤ \$700,000	3.44%	1.98%
> \$700,000 and ≤ \$750,000	4.61%	3.06%
> \$750,000 and ≤ \$800,000	2.90%	3.28%
> \$800,000 and ≤ \$850,000	2.55%	1.39%
> \$850,000 and ≤ \$900,000	2.55%	0.74%
> \$900,000 and ≤ \$950,000	1.15%	0.00%
> \$950,000 and ≤ \$1,000,000	1.05%	0.82%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution		
	\$ % at Issue	Oct - 16
≤ 0%	0.00%	-0.04%
> 0% and ≤ 25%	2.55%	4.82%
> 25% and ≤ 30%	1.26%	2.71%
> 30% and ≤ 35%	2.23%	2.56%
> 35% and ≤ 40%	3.19%	5.13%
> 40% and ≤ 45%	3.43%	4.47%
> 45% and ≤ 50%	3.65%	6.27%
> 50% and ≤ 55%	4.96%	6.17%
> 55% and ≤ 60%	5.35%	7.38%
> 60% and ≤ 65%	6.74%	7.93%
> 65% and ≤ 70%	11.34%	10.58%
> 70% and ≤ 75% > 75% and ≤ 80%	14.85%	13.78% 20.91%
	29.53%	
> 80% and ≤ 85%	6.79%	3.33%
> 85% and ≤ 90%	2.84%	2.93%
> 90% and ≤ 95%	1.30%	0.95%
> 95% and ≤ 100%	0.00%	0.11%
> 100%	0.00%	0.00%
Total	100.00%	100.00%
Manager Income	A 0/ a b lasses	0.1.46
Mortgage Insurance	\$ % at Issue	Oct - 16
Genworth	22.18%	23.01%
QBE	77.82%	76.98%
Uninsured	0.00%	0.01%
Total	100.00%	100.00%

Seasoning Analysis	\$ % at Issue	<u>Oct - 16</u>
> 6 mths and ≤ 9 mths	1.51%	0.00%
> 9 mths and ≤ 12 mths	1.28%	0.00%
> 12 mths and ≤ 15 mths	1.70%	0.00%
> 15 mths and ≤ 18 mths	1.89%	0.00%
> 18 mths and ≤ 21 mths	12.52%	0.00%
> 21 mths and ≤ 24 mths	4.86%	0.00%
> 24 mths and ≤ 36 mths	34.67%	0.00%
> 36 mths and ≤ 48 mths	10.05%	1.96%
> 48 mths and ≤ 60 mths	7.18%	19.35%
> 60 mths and ≤ 72 mths	8.82%	33.99%
> 72 mths and ≤ 84 mths	5.28%	11.67%
> 84 mths and ≤ 96 mths	3.08%	7.59%
> 96 mths and ≤ 108 mths	1.85%	10.25%
> 108 mths and ≤ 120 mths	2.17%	4.83%
> 120 mths	3 15%	10 34%
> 120 mths Total	3.15% 100.00%	10.34% 100.00%
> 120 mths Total	3.15% 100.00%	10.34% 100.00%
Total	100.00%	100.00%
Total Geographic Distribution	100.00% <u>\$ % at Issue</u>	100.00% Oct - 16
Total	100.00%	100.00%
Total Geographic Distribution ACT - Metro	100.00% \$ % at Issue 1.75%	100.00% Oct - 16 2.34%
Total Geographic Distribution ACT - Metro Total ACT	100.00% \$ % at Issue 1.75%	100.00% Oct - 16 2.34%
Total Geographic Distribution ACT - Metro	100.00% \$ % at Issue 1.75% 1.75%	100.00% Oct - 16 2.34% 2.34%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro	100.00% \$ % at Issue 1.75% 1.75% 0.22%	100.00% Oct - 16 2.34% 2.34% 0.57%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro	100.00% \$ % at Issue 1.75% 1.75% 0.22% 31.11%	100.00% Oct - 16 2.34% 2.34% 0.57% 27.08%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro	100.00% \$ % at Issue 1.75% 1.75% 0.22% 31.11% 8.79%	100.00% Oct - 16 2.34% 2.34% 0.57% 27.08% 7.79%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW	100.00% \$ % at Issue 1.75% 1.75% 0.22% 31.11% 8.79% 40.12%	100.00% Oct - 16 2.34% 2.34% 0.57% 27.08% 7.79% 35.44%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro	100.00% \$ % at Issue 1.75% 1.75% 0.22% 31.11% 8.79%	100.00% Oct - 16 2.34% 2.34% 0.57% 27.08% 7.79%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro	100.00% \$ % at Issue 1.75% 1.75% 0.22% 31.11% 8.79% 40.12% 0.24% 0.15%	100.00% Oct - 16 2.34% 2.34% 0.57% 27.08% 7.79% 35.44% 0.23% 0.10%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro	100.00% \$ % at Issue 1.75% 1.75% 0.22% 31.11% 8.79% 40.12% 0.24%	100.00% Oct - 16 2.34% 2.34% 0.57% 27.08% 7.79% 35.44% 0.23%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT	100.00% \$ % at Issue 1.75% 1.75% 0.22% 31.11% 8.79% 40.12% 0.24% 0.15% 0.40%	100.00% Oct - 16 2.34% 2.34% 0.57% 27.08% 7.79% 35.44% 0.23% 0.10% 0.33%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Metro	100.00% \$ % at Issue 1.75% 1.75% 0.22% 31.11% 8.79% 40.12% 0.24% 0.15% 0.40% 5.85%	100.00% Oct - 16 2.34% 2.34% 0.57% 27.08% 7.79% 35.44% 0.23% 0.10% 0.33% 7.50%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro OT - Metro OT - Non metro Total NT	100.00% \$ % at Issue 1.75% 1.75% 0.22% 31.11% 8.79% 40.12% 0.24% 0.15% 0.40% 5.85% 7.15%	100.00% Oct - 16 2.34% 2.34% 0.57% 27.08% 7.79% 35.44% 0.23% 0.10% 0.33% 7.50% 9.24%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro OT - Metro OT - Non metro Total NT	100.00% \$ % at Issue 1.75% 1.75% 0.22% 31.11% 8.79% 40.12% 0.24% 0.15% 0.40% 5.85%	100.00% Oct - 16 2.34% 2.34% 0.57% 27.08% 7.79% 35.44% 0.23% 0.10% 0.33% 7.50%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Metro QLD - Non metro Total QLD	100.00% \$ % at Issue 1.75% 1.75% 0.22% 31.11% 8.79% 40.12% 0.24% 0.15% 0.40% 5.85% 7.15% 13.00%	100.00% Oct - 16 2.34% 2.34% 2.34% 0.57% 27.08% 7.79% 35.44% 0.23% 0.10% 0.33% 7.50% 9.24% 16.74%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro OLD - Metro QLD - Non metro Total QLD SA - Inner city	100.00% \$ \times at Issue 1.75% 1.75% 1.75% 0.22% 31.11% 8.79% 40.12% 0.24% 0.15% 0.40% 5.85% 7.15% 13.00% 0.01%	100.00% Oct - 16 2.34% 2.34% 0.57% 27.08% 7.79% 35.44% 0.23% 0.10% 0.33% 7.50% 9.24% 16.74%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro	100.00% \$ % at Issue 1.75% 1.75% 1.75% 0.22% 31.11% 8.79% 40.12% 0.24% 0.15% 0.40% 5.85% 7.15% 13.00% 0.01% 5.57%	100.00% Oct - 16 2.34% 2.34% 0.57% 27.08% 7.79% 35.44% 0.23% 0.10% 0.33% 7.50% 9.24% 16.74% 0.00% 5.60%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro	100.00% \$ \times at Issue 1.75% 1.75% 1.75% 0.22% 31.11% 8.79% 40.12% 0.24% 0.15% 0.40% 5.85% 7.15% 13.00% 0.01% 5.57% 0.84%	100.00% Oct - 16 2.34% 2.34% 2.34% 4.7.08% 7.79% 35.44% 0.23% 0.10% 0.33% 7.50% 9.24% 16.74% 0.00% 5.60% 0.91%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro	100.00% \$ % at Issue 1.75% 1.75% 1.75% 0.22% 31.11% 8.79% 40.12% 0.24% 0.15% 0.40% 5.85% 7.15% 13.00% 0.01% 5.57%	100.00% Oct - 16 2.34% 2.34% 0.57% 27.08% 7.79% 35.44% 0.10% 0.33% 7.50% 9.24% 16.74% 0.00% 5.60%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro OT - Non metro Total NT QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA	100.00% \$ \text{x at issue} \\ 1.75\% \\ 1.75\% \\ 0.22\% \\ 31.11\% \\ 8.79\% \\ 40.12\% \\ 0.24\% \\ 0.15\% \\ 0.40\% \\ 5.85\% \\ 7.15\% \\ 13.00\% \\ 0.01\% \\ 5.57\% \\ 0.84\% \\ 6.41\%	100.00% Oct - 16 2.34% 2.34% 0.57% 27.08% 7.79% 35.44% 0.23% 0.10% 0.33% 7.50% 9.24% 16.74% 0.00% 5.60% 0.91% 6.51%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city	100.00% \$ \times at Issue 1.75% 1.75% 1.75% 0.22% 31.11% 8.79% 40.12% 0.24% 0.15% 0.40% 5.85% 7.15% 13.00% 0.01% 5.57% 0.84% 6.41% 0.06%	100.00% Oct - 16 2.34% 2.34% 2.34% 4.7.08% 7.79% 35.44% 0.23% 0.10% 0.33% 7.50% 9.24% 16.74% 0.00% 5.60% 0.91% 6.51%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro	100.00% \$ \times at Issue 1.75% 1.75% 0.22% 31.11% 8.79% 40.12% 0.24% 0.15% 0.40% 5.85% 7.15% 13.00% 0.01% 5.5.7% 0.84% 6.41% 0.06% 0.44%	100.00% Oct - 16 2.34% 2.34% 2.34% 0.57% 27.08% 7.79% 35.44% 0.23% 0.10% 0.33% 7.50% 9.24% 16.74% 0.00% 5.60% 0.91% 6.51%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Mon metro Total NT QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Metro TAS - Non metro	100.00% \$ \times at issue 1.75% 1.75% 1.75% 0.22% 31.11% 8.79% 40.12% 0.24% 0.15% 0.40% 5.85% 7.15% 13.00% 0.01% 5.57% 0.84% 6.41% 0.06% 0.44% 0.44%	100.00% Oct - 16 2.34% 2.34% 2.34% 0.57% 27.08% 7.79% 35.44% 0.23% 0.10% 0.33% 7.50% 9.24% 16.74% 0.00% 5.60% 0.91% 6.51% 0.17% 0.79% 0.79%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Mon metro Total NT QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Metro TAS - Non metro	100.00% \$ \times at Issue 1.75% 1.75% 0.22% 31.11% 8.79% 40.12% 0.24% 0.15% 0.40% 5.85% 7.15% 13.00% 0.01% 5.5.7% 0.84% 6.41% 0.06% 0.44%	100.00% Oct - 16 2.34% 2.34% 2.34% 0.57% 27.08% 7.79% 35.44% 0.23% 0.10% 0.33% 7.50% 9.24% 16.74% 0.00% 5.60% 0.91% 6.51%
Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Metro 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 SA TAS - Non metro Total TAS	100.00% \$ \text{x at Issue} 1.75% 1.75% 0.22% 31.11% 8.79% 40.12% 0.24% 0.15% 0.40% 5.85% 7.15% 13.00% 0.01% 5.57% 0.84% 6.41% 0.06% 0.44% 0.44% 0.44% 0.94%	100.00% Oct - 16 2.34% 2.34% 2.34% 0.57% 27.08% 7.79% 35.44% 0.10% 0.33% 7.50% 9.24% 16.74% 0.00% 5.60% 0.91% 6.51% 0.17% 0.79% 0.66% 1.62%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Metro TAS - Non metro Total TAS VIC - Inner city	100.00% \$ \text{x at issue} \\ 1.75\% \\ 1.75\% \\ 0.22\% \\ 31.11\% \\ 8.79\% \\ 40.12\% \\ 0.15\% \\ 0.40\% \\ 5.85\% \\ 7.15\% \\ 13.00\% \\ 0.01\% \\ 5.57\% \\ 0.84\% \\ 6.41\% \\ 0.06\% \\ 0.04\% \\ 0.44\% \\ 0.94\% \\ 0.94\% \\ 0.24\%	100.00% Oct - 16 2.34% 2.34% 2.34% 7.08% 7.79% 35.44% 0.23% 0.10% 0.33% 7.50% 9.24% 16.74% 0.00% 5.60% 0.91% 6.51% 0.17% 0.79% 0.66% 1.62%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT 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 - Une city TAS - Metro TAS - Non metro Total TAS - Une city TAS - Metro TOTAS - Non metro Total TAS - Une city TAS - Metro TOTAS - Non metro Total TAS - Une metro	100.00% \$ \text{x at Issue} \\ 1.75\% \\ 1.75\% \\ 0.22\% \\ 31.11\% \\ 8.79\% \\ 40.12\% \\ 0.15\% \\ 0.40\% \\ 5.85\% \\ 7.15\% \\ 13.00\% \\ 0.01\% \\ 5.57\% \\ 0.84\% \\ 6.41\% \\ 0.06\% \\ 0.44\% \\ 0.44\% \\ 0.94\% \\ 0.24\% \\ 18.59\%	100.00% Oct - 16 2.34% 2.34% 2.34% 2.708% 27.08% 27.08% 35.44% 0.23% 0.10% 0.33% 7.50% 9.24% 16.74% 0.00% 5.60% 0.91% 6.51% 0.17% 0.79% 0.66% 1.62% 0.53% 17.68%
Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total CLD TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro	100.00% \$ \text{x at Issue} 1.75% 1.75% 1.75% 0.22% 31.11% 8.79% 40.12% 0.24% 0.15% 0.40% 5.85% 7.15% 13.00% 0.01% 5.57% 0.84% 6.41% 0.06% 0.44% 0.94% 0.94% 18.59% 2.09%	100.00% Oct - 16 2.34% 2.34% 2.34% 0.57% 27.08% 7.79% 35.44% 0.10% 0.33% 7.50% 9.24% 16.74% 0.00% 5.60% 0.91% 6.51% 0.17% 0.79% 0.66% 1.62% 0.53% 17.68% 1.87%
Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total CLD TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro	100.00% \$ \text{x at Issue} \\ 1.75\% \\ 1.75\% \\ 0.22\% \\ 31.11\% \\ 8.79\% \\ 40.12\% \\ 0.15\% \\ 0.40\% \\ 5.85\% \\ 7.15\% \\ 13.00\% \\ 0.01\% \\ 5.57\% \\ 0.84\% \\ 6.41\% \\ 0.06\% \\ 0.44\% \\ 0.44\% \\ 0.94\% \\ 0.24\% \\ 18.59\%	100.00% Oct - 16 2.34% 2.34% 2.34% 2.708% 27.08% 27.08% 35.44% 0.23% 0.10% 0.33% 7.50% 9.24% 16.74% 0.00% 5.60% 0.91% 6.51% 0.17% 0.79% 0.66% 1.62% 0.53% 17.68%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro Total TAS - Non metro Total TAS - VIC - Inner city VIC - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total TAS	100.00% \$ \text{x at Issue} \\ 1.75\% \\ 1.75\% \\ 0.22\% \\ 31.11\% \\ 8.79\% \\ 40.12\% \\ 0.15\% \\ 0.40\% \\ 5.85\% \\ 7.15\% \\ 13.00\% \\ 0.01\% \\ 5.57\% \\ 0.84\% \\ 6.41\% \\ 0.06\% \\ 0.44\% \\ 0.44\% \\ 0.44\% \\ 0.94\% \\ 0.24\% \\ 18.59\% \\ 2.09\% \\ 20.92\%	100.00% Oct - 16 2.34% 2.34% 2.34% 2.34% 4.7.08% 7.79% 35.44% 0.23% 0.10% 0.33% 7.50% 9.24% 16.74% 0.00% 5.60% 0.91% 6.51% 0.17% 0.79% 0.66% 1.62% 1.62% 1.62% 1.63% 1.87% 2.0.08%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Metro Total SA TAS - Inner city TAS - Metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city	100.00% \$ \times at Issue 1.75% 1.75% 1.75% 0.22% 31.11% 8.79% 40.12% 0.24% 0.15% 0.40% 5.85% 7.15% 13.00% 0.01% 5.57% 0.84% 6.41% 0.06% 0.44% 0.04% 0.94% 18.59% 2.09% 20.92% 0.23%	100.00% Oct - 16 2.34% 2.34% 2.34% 0.57% 27.08% 7.79% 35.44% 0.23% 0.10% 0.33% 7.50% 9.24% 16.74% 0.00% 5.60% 0.91% 6.51% 0.17% 0.79% 0.66% 1.62% 1.62% 1.768% 1.87% 20.08%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Metro Total SA TAS - Inner city TAS - Metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city	100.00% \$ \text{x at Issue} \\ 1.75\% \\ 1.75\% \\ 0.22\% \\ 31.11\% \\ 8.79\% \\ 40.12\% \\ 0.15\% \\ 0.40\% \\ 5.85\% \\ 7.15\% \\ 13.00\% \\ 0.01\% \\ 5.57\% \\ 0.84\% \\ 6.41\% \\ 0.06\% \\ 0.44\% \\ 0.44\% \\ 0.44\% \\ 0.94\% \\ 0.24\% \\ 18.59\% \\ 2.09\% \\ 20.92\%	100.00% Oct - 16 2.34% 2.34% 2.34% 2.34% 4.7.08% 7.79% 35.44% 0.23% 0.10% 0.33% 7.50% 9.24% 16.74% 0.00% 5.60% 0.91% 6.51% 0.17% 0.79% 0.66% 1.62% 1.62% 1.62% 1.63% 1.87% 2.0.08%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC - Non metro	100.00% \$ \times at Issue 1.75% 1.75% 1.75% 0.22% 31.11% 8.79% 40.12% 0.24% 0.15% 0.40% 5.85% 7.15% 13.00% 0.01% 5.57% 0.84% 6.41% 0.06% 0.44% 0.04% 0.94% 18.59% 2.09% 20.92% 0.23%	100.00% Oct - 16 2.34% 2.34% 2.34% 0.57% 27.08% 7.79% 35.44% 0.23% 0.10% 0.33% 7.50% 9.24% 16.74% 0.00% 5.60% 0.91% 6.51% 0.17% 0.79% 0.66% 1.62% 1.62% 1.768% 1.87% 20.08%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro Total TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Metro VIC - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Metro WA - Metro	100.00% \$ \times at Issue 1.75% 1.75% 0.22% 31.11% 8.79% 40.12% 0.24% 0.15% 0.40% 5.85% 7.15% 13.00% 0.01% 5.57% 0.84% 6.41% 0.06% 0.44% 0.44% 0.94% 0.24% 18.59% 2.09% 20.92% 0.23% 15.03%	100.00% Oct - 16 2.34% 2.34% 2.34% 0.57% 27.08% 7.79% 35.44% 0.23% 0.10% 0.33% 7.50% 9.24% 16.74% 0.00% 5.60% 0.91% 6.51% 0.17% 0.79% 0.66% 1.62% 0.53% 17.68% 1.87% 20.08% 0.06% 1.53%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro Total TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total TAS - Metro VIC - Non metro Total TAS - Metro VIC - Metro	100.00% \$ \text{x at Issue} \\ 1.75\% \\ 1.75\% \\ 0.22\% \\ 31.11\% \\ 8.79\% \\ 40.12\% \\ 0.15\% \\ 0.40\% \\ 5.85\% \\ 7.15\% \\ 13.00\% \\ 0.01\% \\ 5.57\% \\ 0.84\% \\ 6.41\% \\ 0.06\% \\ 0.44\% \\ 0.44\% \\ 0.44\% \\ 0.44\% \\ 0.94\% \\ 0.24\% \\ 18.59\% \\ 2.09\% \\ 20.92\% \\ 0.23\% \\ 15.03\% \\ 1.20\%	100.00% Oct - 16 2.34% 2.34% 2.34% 2.34% 4.7.08% 7.79% 35.44% 0.23% 0.10% 0.33% 7.50% 9.24% 16.74% 0.00% 5.60% 0.91% 6.51% 0.17% 0.79% 0.66% 1.62% 1.87% 20.08% 1.87% 20.08%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT 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 - Non metro Total VIC - Wetro VIC - Non metro Total TAS VIC - Non metro Total TAS VIC - Non metro Total VIC - Wetro VIC - Non metro Total VIC - Wetro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total VIC WA - Non metro Total VIC	100.00% \$ \text{x at Issue} \\ 1.75\% \\ 1.75\% \\ 0.22\% \\ 31.11\% \\ 8.79\% \\ 40.12\% \\ 0.15\% \\ 0.40\% \\ 5.85\% \\ 7.15\% \\ 13.00\% \\ 0.01\% \\ 5.57\% \\ 0.84\% \\ 6.41\% \\ 0.06\% \\ 0.44\% \\ 0.44\% \\ 0.44\% \\ 0.44\% \\ 0.94\% \\ 0.24\% \\ 18.59\% \\ 2.09\% \\ 20.92\% \\ 0.23\% \\ 15.03\% \\ 1.20\%	100.00% Oct - 16 2.34% 2.34% 2.34% 2.708% 27.08% 27.08% 35.44% 0.23% 0.10% 0.33% 7.50% 9.24% 16.74% 0.00% 5.60% 0.91% 6.51% 0.17% 0.79% 0.66% 1.62% 1.62% 0.53% 1.768% 1.87% 20.08% 0.06% 1.538% 1.51%
Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NSW SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro TAS - Non metro	100.00% \$ xat Issue 1.75% 1.75% 1.75% 0.22% 31.11% 8.79% 40.12% 0.24% 0.15% 0.40% 5.85% 7.15% 13.00% 0.01% 5.57% 0.84% 6.41% 0.06% 0.44% 0.44% 0.44% 0.94% 0.94% 18.59% 2.09% 20.92% 0.23% 15.03% 1.20% 16.46%	100.00% Oct - 16 2.34% 2.34% 2.34% 4.0.57% 4.7.08% 7.79% 35.44% 0.23% 0.10% 0.33% 7.50% 9.24% 16.74% 0.00% 5.60% 0.91% 6.51% 0.17% 0.79% 0.66% 1.62% 0.53% 17.68% 1.87% 20.08% 0.06% 1.53% 1.51% 1.695%
Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Mon metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total TAS WIC - Inner city WIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro VIC - Mon metro Total VIC WA - Non metro Total WA Total Inner City VIC - Metro VIC - Non metro Total VIC VIC - Mon metro Total VIC VIC - Non metro Total VIC VIC - Metro VIC - Non metro Total VIC VIC - Metro VIC - Non metro Total VIC VIC - Metro VIC - Non metro Total VIC VIC - Metro VIC - Metro VIC - Non metro Total VIC VIC - Metro VIC - M	100.00% \$ x at Issue 1.75% 1.75% 1.75% 0.22% 31.11% 8.79% 40.12% 0.24% 0.15% 0.40% 5.85% 7.15% 13.00% 0.01% 5.57% 0.84% 6.41% 0.06% 0.44% 0.94% 0.94% 18.59% 2.09% 2.09% 2.09% 2.092% 0.23% 15.03% 1.20% 16.46% 0.76% 78.58%	100.00% Oct - 16 2.34% 2.34% 2.34% 4.708% 7.79% 35.44% 0.23% 0.10% 0.33% 7.50% 9.24% 16.74% 0.00% 5.60% 0.91% 6.51% 0.17% 0.79% 0.66% 1.62% 0.53% 17.68% 1.87% 20.08% 0.06% 1.51% 1.51% 16.95%
Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total WA Total Inner City	100.00% \$ x at Issue 1.75% 1.75% 1.75% 0.22% 31.11% 8.79% 40.12% 0.24% 0.15% 0.40% 5.85% 7.15% 13.00% 0.01% 5.57% 0.84% 6.41% 0.06% 0.44% 0.44% 0.44% 0.94% 0.94% 18.59% 2.09% 20.92% 0.23% 15.03% 1.20% 16.46% 0.76%	100.00% Oct - 16 2.34% 2.34% 2.34% 2.708% 27.08% 27.08% 35.44% 0.23% 0.10% 0.33% 7.50% 9.24% 16.74% 0.00% 5.60% 0.91% 6.51% 0.17% 0.79% 0.66% 1.62% 1.87% 20.08% 1.87% 20.08% 1.51% 16.95%

ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	61-90	<u>90+</u>	<u>Total</u>
May-15	0.31%	0.06%	0.38%	0.75%
Jun-15	0.31%	0.35%	0.36%	1.02%
Jul-15	0.16%	0.23%	0.60%	0.99%
Aug-15	0.50%	0.18%	0.76%	1.44%
Sep-15 Oct-15	0.38%	0.10% 0.04%	0.76%	1.23%
Nov-15	0.08% 0.48%	0.16%	0.76% 0.65%	0.88% 1.29%
Dec-15	0.37%	0.43%	0.75%	1.55%
Jan-16	0.19%	0.54%	1.05%	1.78%
Feb-16	0.44%	0.20%	1.26%	1.90%
Mar-16	0.27%	0.19%	1.20%	1.66%
Apr-16	0.38%	0.24%	1.14%	1.76%
May-16	0.22%	0.09%	1.19%	1.50%
Jun-16	0.30%	0.27%	0.72%	1.30%
Jul-16	0.05% 0.23%	0.28% 0.05%	0.48% 0.68%	0.80% 0.96%
Aug-16 Sep-16	0.23%	0.05%	0.53%	0.66%
Oct-16	0.25%	0.10%	0.59%	0.94%
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
May-15	7	869,211		
Jun-15	11	1,706,561		
Jul-15 Aug-15	11	1,711,362		
Sep-15	7 5	1,265,386 909,489		
Oct-15	4	637,191		
Nov-15	16	2,851,542		
Dec-15	13	2,427,633		
Jan-16	13	2,432,055		
Feb-16	10	2,368,446		
Mar-16	10	2,828,520		
Apr-16 May-16	10 7	3,066,262 2 107 707		
Jun-16	4	2,107,707 1,260,304		
Jul-16	3	962,900		
Aug-16	2	383,245		
Sep-16	2	384,566		
Oct-16	4	673,586		
MORTGAGE IN POSSESSION	No of Assessmen	Amount (\$)		
May-15	No of Accounts 1	121,039		
Jun-15		,		
Jul-15	-	-		
Aug-15	-	-		
Sep-15	1	439,300		
Oct-15	1	427,772		
Nov-15	-	-		
Dec-15 Jan-16	-	-		
Feb-16	2	- 594,770		
Mar-16	2	620,167		
Apr-16	2	629,136		
May-16	1	391,213		
Jun-16	1	393,191		
Jul-16	-	-		
Jul-16 Aug-16	1	- 263,201		
Jul-16 Aug-16 Sep-16	- 1 1	- 263,201 266,274		
Jul-16 Aug-16	1	- 263,201		
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE	- 1 1 1 <u>No. of claims</u>	- 263,201 266,274 268,423 Gross claim (A\$)	Gross payment (AS)	LMI net loss
Jul-16 Aug-16 Sep-16 Oct-16	1 1 1	263,201 266,274 268,423	Gross payment (AS) 21,569.86 21,569.86	<u>LMI net loss</u> 413.90 413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total	1 1 1 No. of claims	263,201 266,274 268,423 Gross claim (AS) 21,983.76 21,983.76	21,569.86 21,569.86	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD	1	263,201 266,274 268,423 Gross claim (AS) 21,983.76 21,983.76	21,569.86 21,569.86 Opening Bond Balance	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15	No. of claims No. of claims 1 Excess Spread (AS) 143,232.99	263,201 266,274 268,423 Gross claim (AS) 21,983.76 21,983.76 Excess Spread % p.a 0.45%	21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD	1	263,201 266,274 268,423 Gross claim (AS) 21,983.76 21,983.76	21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jun-15	No. of claims No. of claims 1 Excess Spread (AS) 143,232.99 350,097.10	263,201 266,274 268,423 Gross claim (AS) 21,983.76 21,983.76 Excess Spread % p.a 0.45% 1.14% 0.41%	21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jul-15 Jul-15 Aug-15 Sep-15	No. of claims No. of claims 1 1 Excess Spread (A\$) 143,232.99 350,097.10 121,234.52 229,576.40 171,224.47	263,201 266,274 268,423 Gross claim (AS) 21,983.76 21,983.76 Excess Spread % p.as 0.45% 0.41% 0.41% 0.79% 0.60%	21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jun-15 Jul-15 Aug-15 Sep-15 Oct-15	No. of claims No. of claims 1 Excess Spread (A\$) 143,232.99 350,097.10 121,234.52 229,576.40 171,224.47 87,127.60	263,201 266,274 268,423 Gross claim (AS) 21,983.76 21,983.76 Excess Spread % p.a 0.45% 1.14% 0.41% 0.79% 0.60% 0.32%	21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jun-15 Jun-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15	No. of claims No. of claims 1 1 1 Excess Spread (AS) 143,232.99 350,097.10 121,234.52 229,576.40 171,224.47 87,127.60 256,552.34	263,201 266,274 268,423 Gross claim (AS) 21,983.76 21,983.76 Excess Spread % p.a 0.45% 1.14% 0.79% 0.60% 0.32%	21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jun-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15	1	263,201 266,274 268,423 Gross claim (AS) 21,983.76 21,983.76 Excess Spread % p.a 0.45% 0.41% 0.41% 0.79% 0.60% 0.32% 0.96% 0.26%	21,569.86 21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659 \$ 311,352,419	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jun-15 Jun-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15	No. of claims No. of claims 1 1 1 Excess Spread (AS) 143,232.99 350,097.10 121,234.52 229,576.40 171,224.47 87,127.60 256,552.34	263,201 266,274 268,423 Gross claim (AS) 21,983.76 21,983.76 Excess Spread % p.a 0.45% 1.14% 0.79% 0.60% 0.32%	21,569.86 21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659 \$ 311,352,419 \$ 301,918,719	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jun-15 Jun-15 Oct-15 Nov-15 Dec-15 Jan-16 Feb-16 Mar-16	No. of claims 1 No. of claims 1 Excess Spread (AS) 143,232.99 350,097.10 121,234.52 229,576.40 171,224.47 87,127.60 256,552.34 67,492.81 142,159.57 292,137.20	263,201 266,274 268,423 Gross claim (AS) 21,983.76 21,983.76 Excess Spread % p.a 0.45% 0.41% 0.41% 0.79% 0.60% 0.32% 0.96% 0.26% 0.57% 1.19% 0.00%	21,569.86 21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659 \$ 311,352,419 \$ 301,918,719 \$ 294,642,782 \$ 288,359,513	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jun-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15 Jan-16 Feb-16 Mar-16 Apr-16	No. of claims 1 No. of claims 1 Excess Spread (A\$) 143,232.99 350,097.10 121,234.52 229,576.40 171,224.47 87,127.60 256,552.34 67,492.81 142,159.57 292,137.20	263,201 266,274 268,423 Gross claim (AS) 21,983.76 21,983.76 Excess Spread % p.a 0.45% 1.14% 0.79% 0.60% 0.32% 0.96% 0.26% 0.26% 0.25% 1.119% 0.00%	21,569.86 21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659 \$ 311,352,419 \$ 301,918,719 \$ 294,642,782 \$ 288,359,513 \$ 278,928,716	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jun-15 Jun-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15 Jan-16 Feb-16 Mar-16 Apr-16 May-16	No. of claims 1 No. of claims 1 Excess Spread (A\$) 143,232.99 350,097.10 121,234.52 229,576.40 171,224.47 87,127.60 256,552.34 67,492.81 142,159.57 292,137.20 182,813.42 205,147.83	263,201 266,274 268,423 Gross claim (AS) 21,983.76 21,983.76 Excess Spread % p.a 0.45% 1.14% 0.79% 0.60% 0.26% 0.26% 0.26% 0.119% 0.00% 0.79%	21,569.86 21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659 \$ 311,352,419 \$ 294,642,782 \$ 288,359,513 \$ 278,928,716 \$ 274,814,120	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jun-15 Jun-15 Jun-15 Dec-15 Oct-15 Nov-15 Dec-15 Jan-16 Feb-16 Mar-16 Apr-16 May-16 Jun-16 Jun-16	No. of claims 1 No. of claims 1 Excess Spread (AS) 143,232.99 350,097.10 121,234.52 229,576.40 171,224.47 87,127.60 256,552.34 67,492.81 142,159.57 292,137.20 182,813.42 205,147.83 117,510.01	263,201 266,274 268,423 Gross claim (AS) 21,983,76 21,983,76 Excess Spread % p.a 0.45% 0.41% 0.79% 0.60% 0.32% 0.96% 0.57% 1.19% 0.00% 0.79% 0.00%	21,569.86 21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659 \$ 311,352,419 \$ 294,642,782 \$ 288,359,513 \$ 278,928,716 \$ 278,928,716 \$ 278,928,716 \$ 278,928,716	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jun-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15 Jan-16 Feb-16 May-16 Jun-16 Ayr-16 May-16 Jun-16 Jun-16 Jun-16 Jun-16 Jun-16 Jun-16	No. of claims 1 No. of claims 1 Excess Spread (A\$) 143,232.99 350,097.10 121,234.52 229,576.40 171,224.47 87,127.60 256,552.34 67,492.81 142,159.57 292,137.20	263,201 266,274 268,423 Gross claim (AS) 21,983.76 21,983.76 Excess Spread % p.a 0.45% 1.14% 0.79% 0.60% 0.32% 0.96% 0.26% 0.57% 1.19% 0.00% 0.79%	21,569.86 21,569.86 21,569.86 21,569.86 Sand Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659 \$ 311,352,419 \$ 301,918,719 \$ 294,642,782 \$ 288,359,513 \$ 278,928,716 \$ 274,814,120 \$ 269,238,691 \$ 263,055,149	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jun-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15 Jan-16 Feb-16 Mar-16 Apr-16 May-16 Jul-16 Jul-16 Jul-16 Jul-16 Jul-16 Aug-16	1 1 1 1 1 1 1 1 1 1	263,201 266,274 268,423 Gross claim (AS) 21,983.76 Excess Spread % p.a 0.45% 1.14% 0.79% 0.60% 0.26% 0.26% 0.26% 0.19% 0.00% 0.79% 1.19% 0.00% 0.79%	21,569.86 21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659 \$ 311,352,419 \$ 301,918,719 \$ 294,642,782 \$ 288,359,513 \$ 278,928,716 \$ 274,814,120 \$ 269,238,691 \$ 269,238,691 \$ 253,836,857	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jun-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15 Jan-16 Feb-16 May-16 Jun-16 Ayr-16 May-16 Jun-16 Jun-16 Jun-16 Jun-16 Jun-16 Jun-16	No. of claims 1 No. of claims 1 Excess Spread (A\$) 143,232.99 350,097.10 121,234.52 229,576.40 171,224.47 87,127.60 256,552.34 67,492.81 142,159.57 292,137.20	263,201 266,274 268,423 Gross claim (AS) 21,983.76 21,983.76 Excess Spread % p.a 0.45% 1.14% 0.79% 0.60% 0.32% 0.96% 0.26% 0.57% 1.19% 0.00% 0.79%	21,569.86 21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659 \$ 311,352,419 \$ 301,918,719 \$ 294,642,782 \$ 288,359,513 \$ 278,928,716 \$ 278,928,716 \$ 278,928,716 \$ 274,814,120 \$ 269,238,691 \$ 269,238,691 \$ 253,836,857 \$ 247,345,494	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jun-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15 Jon-16 May-16 Jun-16 Jun-16 Jun-16 Jun-16 Jun-16 Jun-16 Jun-16 Jun-16 Aug-16 Sep-16 Oct-16	No. of claims 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	263,201 266,274 268,423 Gross claim (AS) 21,983,76 21,983,76 21,983,76 Excess Spread % p.a 0.45% 0.41% 0.79% 0.60% 0.32% 0.96% 0.57% 1.19% 0.00% 0.79% 0.90% 0.90%	21,569.86 21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659 \$ 311,352,419 \$ 301,918,719 \$ 294,642,782 \$ 288,359,513 \$ 278,928,716 \$ 278,928,716 \$ 278,928,716 \$ 274,814,120 \$ 269,238,691 \$ 269,238,691 \$ 253,836,857 \$ 247,345,494	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jul-15 Jul-15 Jul-15 Oct-15 Nov-15 Dec-15 Jan-16 Feb-16 May-16 Jun-16 Jul-16 Sep-16	No. of claims 1 No. of claims 1 Excess Spread (AS) 143,232.99 350,097.10 121,234.52 229,576.40 171,224.47 87,127.60 256,552.34 67,492.81 142,159.57 292,137.20 182,813.42 205,147.83 117,510.01 104,755.82 205,750.44 116,442.40	263,201 266,274 268,423 Gross claim (AS) 21,983,76 21,983,76 21,983,76 Excess Spread % p.a 0.45% 0.41% 0.79% 0.60% 0.32% 0.96% 0.57% 1.19% 0.00% 0.79% 0.90% 0.90%	21,569.86 21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659 \$ 311,352,419 \$ 301,918,719 \$ 294,642,782 \$ 288,359,513 \$ 278,928,716 \$ 278,928,716 \$ 278,928,716 \$ 274,814,120 \$ 269,238,691 \$ 269,238,691 \$ 253,836,857 \$ 247,345,494	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jun-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15 Jon-16 May-16 Jun-16 Jun-16 Jun-16 Jun-16 Jun-16 Jun-16 Jun-16 Aug-16 Sep-16 Oct-16	No. of claims 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	263,201 266,274 268,423 Gross claim (AS) 21,983,76 21,983,76 21,983,76 Excess Spread % p.a 0.45% 0.41% 0.79% 0.60% 0.32% 0.96% 0.57% 1.19% 0.00% 0.79% 0.90% 0.90%	21,569.86 21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659 \$ 311,352,419 \$ 301,918,719 \$ 294,642,782 \$ 288,359,513 \$ 278,928,716 \$ 278,928,716 \$ 278,928,716 \$ 274,814,120 \$ 269,238,691 \$ 269,238,691 \$ 253,836,857 \$ 247,345,494	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jul-15 Jul-15 Jul-15 Oct-15 Nov-15 Dec-15 Jan-16 Feb-16 May-16 May-16 Jul-16 Aug-16 Sep-16 Oct-16 Total ANNUALISED CPR May-15	No. of claims 1 No. of claims 1 Excess Spread (AS) 143,232.99 350,097.10 121,234.52 229,576.40 171,224.47 87,127.60 256,552.34 67,492.81 142,159.57 292,137.20 182,813.42 205,147.83 117,510.01 104,755.82 205,750.44 116,442.40 109,648.74 5,257,898.88 CPR % p.a 25.83%	263,201 266,274 268,423 Gross claim (AS) 21,983,76 21,983,76 21,983,76 Excess Spread % p.a 0.45% 0.41% 0.79% 0.60% 0.32% 0.96% 0.57% 1.19% 0.00% 0.79% 0.90% 0.90%	21,569.86 21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659 \$ 311,352,419 \$ 301,918,719 \$ 294,642,782 \$ 288,359,513 \$ 278,928,716 \$ 278,928,716 \$ 278,928,716 \$ 274,814,120 \$ 269,238,691 \$ 269,238,691 \$ 253,836,857 \$ 247,345,494	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jun-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15 Jan-16 Feb-16 Mar-16 Apr-16 Apr-16 Apr-16 Apr-16 Jul-16 Jul-16 Jul-16 Aug-16 Sep-16 Oct-16 Total ANNUALISED CPR May-15 Jun-15 Jun-15	No. of claims 1 No. of claims 1 Excess Spread (AS) 143,232.99 350,097.10 121,234.52 229,576.40 171,224.47 87,127.60 256,552.34 67,492.81 142,159.57 292,137.20	263,201 266,274 268,423 Gross claim (AS) 21,983,76 21,983,76 21,983,76 Excess Spread % p.a 0.45% 0.41% 0.79% 0.60% 0.32% 0.96% 0.57% 1.19% 0.00% 0.79% 0.90% 0.90%	21,569.86 21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659 \$ 311,352,419 \$ 301,918,719 \$ 294,642,782 \$ 288,359,513 \$ 278,928,716 \$ 278,928,716 \$ 278,928,716 \$ 274,814,120 \$ 269,238,691 \$ 269,238,691 \$ 253,836,857 \$ 247,345,494	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jun-15 Jul-15 Jul-15 Oct-15 Nov-15 Dec-15 Dec-15 Jan-16 Feb-16 Mar-16 Mar-16 May-16 Jul-16 Jul-16 Jul-16 Jul-16 Jul-16 Jul-16 Jul-16 Aug-16 Sep-16 Oct-16 Total ANNUALISED CPR May-15 Jun-15 Jul-15	No. of claims 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	263,201 266,274 268,423 Gross claim (AS) 21,983,76 21,983,76 21,983,76 Excess Spread % p.a 0.45% 0.41% 0.79% 0.60% 0.32% 0.96% 0.57% 1.19% 0.00% 0.79% 0.90% 0.90%	21,569.86 21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659 \$ 311,352,419 \$ 301,918,719 \$ 294,642,782 \$ 288,359,513 \$ 278,928,716 \$ 278,928,716 \$ 278,928,716 \$ 274,814,120 \$ 269,238,691 \$ 269,238,691 \$ 253,836,857 \$ 247,345,494	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jun-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15 Jan-16 Feb-16 May-16 Jun-16 Jun-1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	263,201 266,274 268,423 Gross claim (AS) 21,983,76 21,983,76 21,983,76 Excess Spread % p.a 0.45% 0.41% 0.79% 0.60% 0.32% 0.96% 0.57% 1.19% 0.00% 0.79% 0.90% 0.90%	21,569.86 21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659 \$ 311,352,419 \$ 301,918,719 \$ 294,642,782 \$ 288,359,513 \$ 278,928,716 \$ 278,928,716 \$ 278,928,716 \$ 274,814,120 \$ 269,238,691 \$ 269,238,691 \$ 253,836,857 \$ 247,345,494	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jun-15 Jul-15 Jul-15 Oct-15 Nov-15 Dec-15 Dec-15 Jan-16 Feb-16 Mar-16 Mar-16 May-16 Jul-16 Jul-16 Jul-16 Jul-16 Jul-16 Jul-16 Jul-16 Aug-16 Sep-16 Oct-16 Total ANNUALISED CPR May-15 Jun-15 Jul-15	No. of claims 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	263,201 266,274 268,423 Gross claim (AS) 21,983,76 21,983,76 21,983,76 Excess Spread % p.a 0.45% 0.41% 0.79% 0.60% 0.32% 0.96% 0.57% 1.19% 0.00% 0.79% 0.90% 0.90%	21,569.86 21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659 \$ 311,352,419 \$ 301,918,719 \$ 294,642,782 \$ 288,359,513 \$ 278,928,716 \$ 278,928,716 \$ 278,928,716 \$ 274,814,120 \$ 269,238,691 \$ 269,238,691 \$ 253,836,857 \$ 247,345,494	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jun-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15 Jan-16 Feb-16 May-16 Jun-16 Aug-16 Sep-16 Oct-16 Total ANNUALISED CPR May-15 Jun-15 Jun-15 Jun-15 Jun-15 Sep-15 Oct-16	No. of claims 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	263,201 266,274 268,423 Gross claim (AS) 21,983,76 21,983,76 21,983,76 Excess Spread % p.a 0.45% 0.41% 0.79% 0.60% 0.32% 0.96% 0.57% 1.19% 0.00% 0.79% 0.90% 0.90%	21,569.86 21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659 \$ 311,352,419 \$ 301,918,719 \$ 294,642,782 \$ 288,359,513 \$ 278,928,716 \$ 278,928,716 \$ 278,928,716 \$ 274,814,120 \$ 269,238,691 \$ 269,238,691 \$ 253,836,857 \$ 247,345,494	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jun-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15 Jan-16 Feb-16 May-16 Jun-16 Aug-16 Sep-16 Oct-16 Total ANNUALISED CPR May-15 Jul-15 Jul-15 Jul-15 Jul-15 Aug-15 Sep-15 Oct-16 Total	No. of claims 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	263,201 266,274 268,423 Gross claim (AS) 21,983,76 21,983,76 21,983,76 Excess Spread % p.a 0.45% 0.41% 0.79% 0.60% 0.32% 0.96% 0.57% 1.19% 0.00% 0.79% 0.90% 0.90%	21,569.86 21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659 \$ 311,352,419 \$ 301,918,719 \$ 294,642,782 \$ 288,359,513 \$ 278,928,716 \$ 278,928,716 \$ 278,928,716 \$ 274,814,120 \$ 269,238,691 \$ 269,238,691 \$ 253,836,857 \$ 247,345,494	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jun-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15 Jan-16 Feb-16 Mar-16 May-16 Jul-16 Jul-16 Jul-16 Jul-16 Jul-16 Jul-16 Aug-16 Sep-16 Oct-16 Total ANNUALISED CPR May-15 Jul-15 Jul-16 Jul-18 Jul-18 Jul-18 Jul-18 Jul-18 Jul-18 Jul-18 Jul-18 Jul-18 Jul	No. of claims 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	263,201 266,274 268,423 Gross claim (AS) 21,983,76 21,983,76 21,983,76 Excess Spread % p.a 0.45% 0.41% 0.79% 0.60% 0.32% 0.96% 0.57% 1.19% 0.00% 0.79% 0.90% 0.90%	21,569.86 21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659 \$ 311,352,419 \$ 301,918,719 \$ 294,642,782 \$ 288,359,513 \$ 278,928,716 \$ 278,928,716 \$ 278,928,716 \$ 274,814,120 \$ 269,238,691 \$ 269,238,691 \$ 253,836,857 \$ 247,345,494	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jul-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15 Jan-16 Feb-16 May-16 Jul-16 Aug-16 Aug-16 Jul-16 Jul-16 Jul-16 Jul-16 Jul-16 Jul-16 Jul-16 Aug-16 Sep-16 Oct-16 Total ANNUALISED CPR May-15 Jul-15 Sep-15 Sep-15 Oct-15 Nov-15 Dec-15 Jul-15 Jul-15 Jul-15 Sep-16 Oct-16 Total	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	263,201 266,274 268,423 Gross claim (AS) 21,983,76 21,983,76 21,983,76 Excess Spread % p.a 0.45% 0.41% 0.79% 0.60% 0.32% 0.96% 0.57% 1.19% 0.00% 0.79% 0.90% 0.90%	21,569.86 21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659 \$ 311,352,419 \$ 301,918,719 \$ 294,642,782 \$ 288,359,513 \$ 278,928,716 \$ 278,928,716 \$ 278,928,716 \$ 274,814,120 \$ 269,238,691 \$ 269,238,691 \$ 253,836,857 \$ 247,345,494	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jun-15 Jul-15 Aug-15 Sep-15 Oct-15 Jan-16 Feb-16 May-16 Jun-16 Jul-16 Aug-16 Sep-16 Oct-16 Total ANNUALISED CPR May-15 Jul-15 Jul-15 Jul-15 Aug-15 Sep-15 Oct-16 Total ANNUALISED CPR May-15 Jun-15 Jul-15 Dec-15 Jan-16 Feb-16 Oct-15 Nov-15 Dec-15 Jan-16 Feb-16 May-16 Jun-16 Feb-16 May-16	No. of claims 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	263,201 266,274 268,423 Gross claim (AS) 21,983,76 21,983,76 21,983,76 Excess Spread % p.a 0.45% 0.41% 0.79% 0.60% 0.32% 0.96% 0.57% 1.19% 0.00% 0.79% 0.90% 0.90%	21,569.86 21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659 \$ 311,352,419 \$ 301,918,719 \$ 294,642,782 \$ 288,359,513 \$ 278,928,716 \$ 278,928,716 \$ 278,928,716 \$ 274,814,120 \$ 269,238,691 \$ 269,238,691 \$ 253,836,857 \$ 247,345,494	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jun-15 Jul-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15 Jan-16 Feb-16 Mar-16 Apr-16 May-16 Jul-16 Jul-16 Jul-16 Jul-16 Jul-16 Jul-16 Aug-16 Sep-16 Oct-16 Total ANNUALISED CPR May-15 Jul-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15 Jul-15 Aug-16 Sep-16 Oct-16 Total ANNUALISED CPR May-15 Jul-15 Aug-16 Sep-15 Oct-15 Nov-15 Dec-15 Jan-16 Feb-16 Mar-16 Apr-16	No. of claims 1 1 No. of claims 1 Excess Spread (AS) 143,232.99 350,097.10 121,234.52 229,576.40 171,224.47 87,127.60 256,552.34 67,492.81 142,159.57 292,137.20 182,813.42 205,147.83 117,510.01 104,755.82 205,750.44 116,442.40 109,648.74 5,257,898.88 CPR % p.a 25.83% 26.99% 28.30% 21.27% 32.10% 28.80% 23.70% 29.47% 23.85% 21.15% 24.96% 22.47%	263,201 266,274 268,423 Gross claim (AS) 21,983,76 21,983,76 21,983,76 Excess Spread % p.a 0.45% 0.41% 0.79% 0.60% 0.32% 0.96% 0.57% 1.19% 0.00% 0.79% 0.90% 0.90%	21,569.86 21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659 \$ 311,352,419 \$ 301,918,719 \$ 294,642,782 \$ 288,359,513 \$ 278,928,716 \$ 278,928,716 \$ 278,928,716 \$ 274,814,120 \$ 269,238,691 \$ 269,238,691 \$ 253,836,857 \$ 247,345,494	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jul-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15 Jan-16 Feb-16 May-16 Jul-16 Jul-16 Jul-16 Jul-16 Jul-16 Jul-16 Jul-16 Aug-16 Sep-16 Oct-16 Total ANNUALISED CPR May-15 Jul-15 Sep-15 Oct-15 Nov-15 Dec-16 Total ANNUALISED CPR May-15 Jul-15 Sep-16 Oct-16 Total ANNUALISED CPR May-15 Sep-15 Oct-15 Nov-15 Dec-15 Jan-16 Feb-16 May-16	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	263,201 266,274 268,423 Gross claim (AS) 21,983,76 21,983,76 21,983,76 Excess Spread % p.a 0.45% 0.41% 0.79% 0.60% 0.32% 0.96% 0.57% 1.19% 0.00% 0.79% 0.90% 0.90%	21,569.86 21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659 \$ 311,352,419 \$ 301,918,719 \$ 294,642,782 \$ 288,359,513 \$ 278,928,716 \$ 278,928,716 \$ 278,928,716 \$ 274,814,120 \$ 269,238,691 \$ 269,238,691 \$ 253,836,857 \$ 247,345,494	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jun-15 Jul-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15 Jan-16 Feb-16 Mar-16 Apr-16 May-16 Jul-16 Jul-16 Jul-16 Jul-16 Jul-16 Jul-16 Aug-16 Sep-16 Oct-16 Total ANNUALISED CPR May-15 Jul-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15 Jul-15 Aug-16 Sep-16 Oct-16 Total ANNUALISED CPR May-15 Jul-15 Aug-16 Sep-15 Oct-15 Nov-15 Dec-15 Jan-16 Feb-16 Mar-16 Apr-16	No. of claims 1 1 No. of claims 1 Excess Spread (AS) 143,232.99 350,097.10 121,234.52 229,576.40 171,224.47 87,127.60 256,552.34 67,492.81 142,159.57 292,137.20 182,813.42 205,147.83 117,510.01 104,755.82 205,750.44 116,442.40 109,648.74 5,257,898.88 CPR % p.a 25.83% 26.99% 28.30% 21.27% 32.10% 28.80% 23.70% 29.47% 23.85% 21.15% 24.96% 22.47%	263,201 266,274 268,423 Gross claim (AS) 21,983,76 21,983,76 21,983,76 Excess Spread % p.a 0.45% 0.41% 0.79% 0.60% 0.32% 0.96% 0.57% 1.19% 0.00% 0.79% 0.90% 0.90%	21,569.86 21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659 \$ 311,352,419 \$ 301,918,719 \$ 294,642,782 \$ 288,359,513 \$ 278,928,716 \$ 278,928,716 \$ 278,928,716 \$ 274,814,120 \$ 269,238,691 \$ 269,238,691 \$ 253,836,857 \$ 247,345,494	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jun-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15 Jan-16 Feb-16 May-16 Jun-16 Jul-16 Aug-16 Sep-16 Oct-16 Total ANNUALISED CPR May-15 Jul-15 Jul-15 Aug-15 Sep-15 Oct-16 Total ANNUALISED CPR May-16 Jun-16 Aug-16 Sep-16 Oct-16 Total ANNUALISED CPR May-15 Jul-15 Jul-15 Jul-15 Jul-15 Jul-16 Rep-16 Oct-16 Total ANNUALISED CPR May-15 Jul-15 Jul-16 Feb-16 Aug-16 Aug-16 Sep-15 Oct-15 Jan-16 Feb-16 May-16 Jun-16 Feb-16 May-16 Jun-16 Apr-16 Apr-16 Apr-16 Apr-16 Apr-16 Apy-16 Jun-16	No. of claims 1 Excess Spread (AS) 143,232.99 350,097.10 121,234.52 229,576.40 171,224.47 87,127.60 256,552.34 67,492.81 142,159.57 292,137.20 182,813.42 205,147.83 117,510.01 104,755.82 205,750.44 116,442.40 109,648.74 5,257,898.88 CPR % p.a 25.83% 26.99% 28.30% 21.27% 32.10% 28.80% 23.70% 29.47% 23.85% 21.15% 24.96% 22.47% 20.53% 22.93%	263,201 266,274 268,423 Gross claim (AS) 21,983,76 21,983,76 21,983,76 Excess Spread % p.a 0.45% 0.41% 0.79% 0.60% 0.32% 0.96% 0.57% 1.19% 0.00% 0.79% 0.90% 0.90%	21,569.86 21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659 \$ 311,352,419 \$ 301,918,719 \$ 294,642,782 \$ 288,359,513 \$ 278,928,716 \$ 278,928,716 \$ 278,928,716 \$ 274,814,120 \$ 269,238,691 \$ 269,238,691 \$ 253,836,857 \$ 247,345,494	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jun-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15 Jan-16 Feb-16 May-16 Jun-16 Jul-16 Aug-16 Sep-16 Oct-16 Total ANNUALISED CPR May-15 Jun-15 Jun-15 Jun-15 Jun-15 Jun-15 Jun-15 Jun-16 Geb-16 Oct-16 Total ANNUALISED CPR May-15 Jun-15 Jun-15 Jun-16 Aug-16 Sep-16 Oct-15 Nov-15 Dec-15 Jan-16 Feb-16 May-16 Jun-16 J	No. of claims 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	263,201 266,274 268,423 Gross claim (AS) 21,983,76 21,983,76 21,983,76 Excess Spread % p.a 0.45% 0.41% 0.79% 0.60% 0.32% 0.96% 0.57% 1.19% 0.00% 0.79% 0.90% 0.90%	21,569.86 21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659 \$ 311,352,419 \$ 301,918,719 \$ 294,642,782 \$ 288,359,513 \$ 278,928,716 \$ 278,928,716 \$ 278,928,716 \$ 274,814,120 \$ 269,238,691 \$ 269,238,691 \$ 253,836,857 \$ 247,345,494	413.90
Jul-16 Aug-16 Sep-16 Oct-16 MORTGAGE INSURANCE 2015 Total EXCESS SPREAD May-15 Jul-15 Jul-15 Aug-15 Joe-15 Jan-16 Feb-16 May-16 Jul-16 Aug-16 Oct-16 Total ANNUALISED CPR May-15 Jul-15 Sep-15 Oct-15 Jul-15 Aug-15 Sep-15 Oct-16 Total ANNUALISED CPR May-15 Jul-15 Jul-15 Sep-15 Oct-16 Total ANNUALISED CPR May-16 Jul-16 Aug-16 Aug-16 Feb-16 Aug-16 Feb-16 Aug-16 Aug-16 Jul-15 Jul-16 Jul-16 Aug-16 Jul-16	No. of claims 1 Excess Spread (AS) 143,232.99 350,097.10 121,234.52 229,576.40 171,224.47 87,127.60 256,552.34 67,492.81 142,159.57 292,137.20 182,813.42 205,147.83 117,510.01 104,755.82 205,750.44 116,442.40 109,648.74 5,257,898.88 CPR % p.a 25.83% 26.99% 28.30% 21.27% 32.10% 28.80% 23.70% 29.47% 23.85% 21.15% 24.96% 22.47% 20.53% 22.93% 33.76% 25.50%	263,201 266,274 268,423 Gross claim (AS) 21,983,76 21,983,76 21,983,76 Excess Spread % p.a 0.45% 0.41% 0.79% 0.60% 0.32% 0.96% 0.57% 1.19% 0.00% 0.79% 0.90% 0.90%	21,569.86 21,569.86 21,569.86 Opening Bond Balance \$ 378,118,942 \$ 368,185,616 \$ 358,060,675 \$ 347,666,851 \$ 340,223,542 \$ 328,828,711 \$ 319,097,659 \$ 311,352,419 \$ 301,918,719 \$ 294,642,782 \$ 288,359,513 \$ 278,928,716 \$ 278,928,716 \$ 278,928,716 \$ 274,814,120 \$ 269,238,691 \$ 269,238,691 \$ 253,836,857 \$ 247,345,494	413.90

RESERVES
Principal Draw
Liquidity Reserve Account
Income Reserve

SUPPORTING RATINGS

Role

Fixed Rate Swap Provider Liquidity Reserve Account Holder Bank Account Provider

SERVICER

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

Back-Up Servicer:

<u>Available</u> Drawn 2,025,473.42 150,000.00

<u>Party</u> AMP Bank Limited Commonwealth Bank Westpac

Current Rating S&P /

Moodys
A+ / A2
A-1+ / P-1
A-1+ / P-1

Rating Trigger S&P /Moodvs below A1 / P-1 below A-1+ / P-1 below A1 / P-1

AMP Bank Limited A+ / A2 N/A

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