

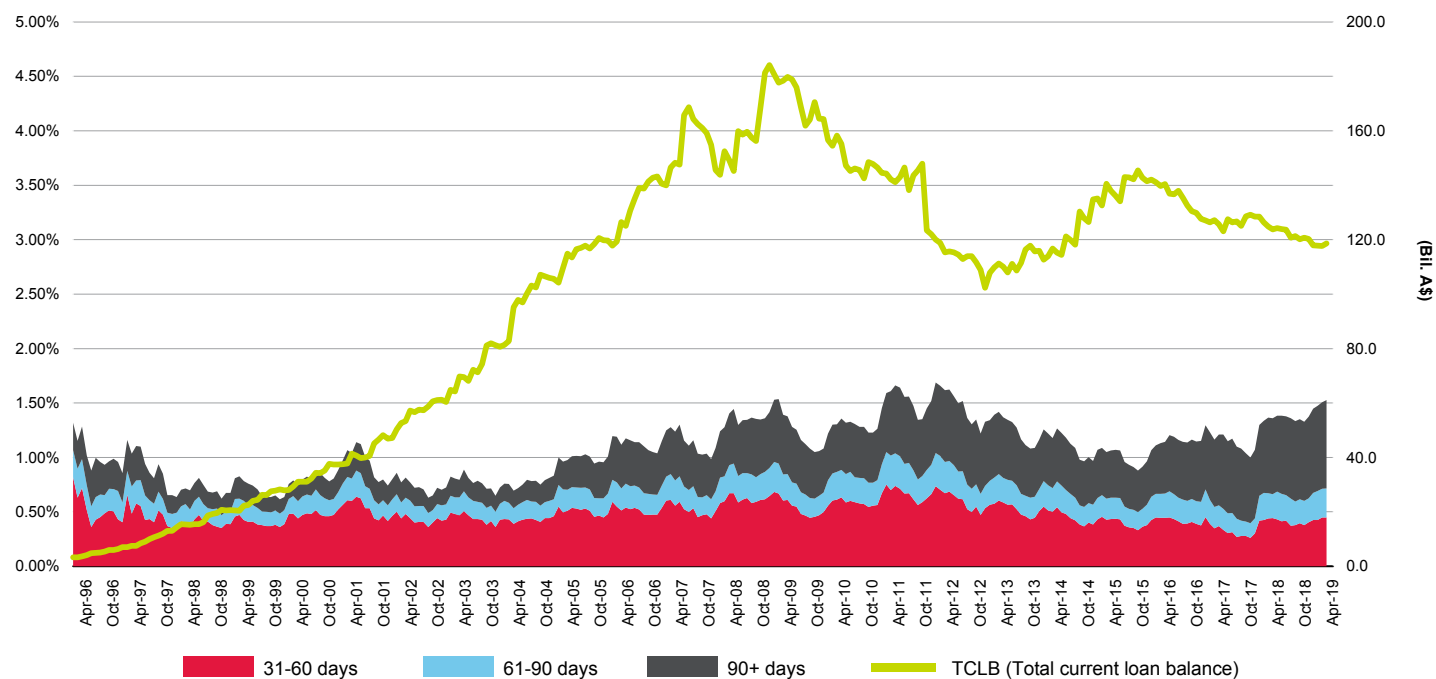
RMBS Arrears Statistics

**Australia (Including
Non-Capital Market Issuance)**

At April 30, 2019

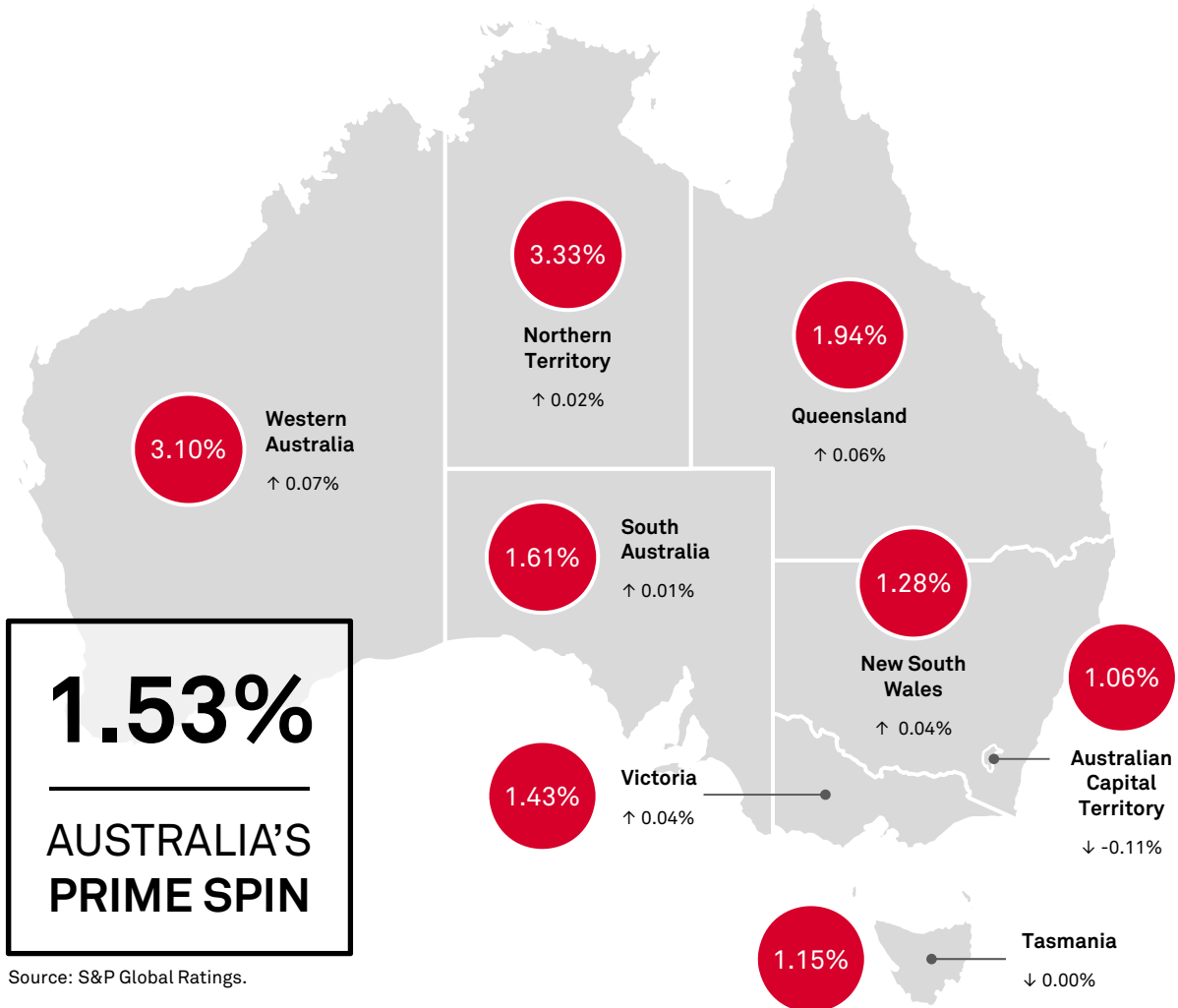
Arrears Statistics - Prime

Australia Prime S&P Global Ratings Mortgage Performance Index (SPIN)



(%)	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19
31-60 days	0.43	0.41	0.42	0.37	0.38	0.40	0.38	0.40	0.43	0.43	0.45	0.45
61-90 days	0.25	0.25	0.23	0.25	0.22	0.22	0.22	0.22	0.25	0.27	0.26	0.27
90+ days	0.70	0.72	0.72	0.74	0.74	0.74	0.73	0.75	0.77	0.78	0.79	0.81
Prime SPIN	1.38	1.38	1.38	1.36	1.33	1.35	1.33	1.38	1.45	1.48	1.51	1.53
TCLB (Bil. A\$)	124.29	123.92	123.63	120.68	121.30	120.21	120.72	120.27	117.94	117.86	117.69	118.66

State Arrears Trend



30+ Arrears By State

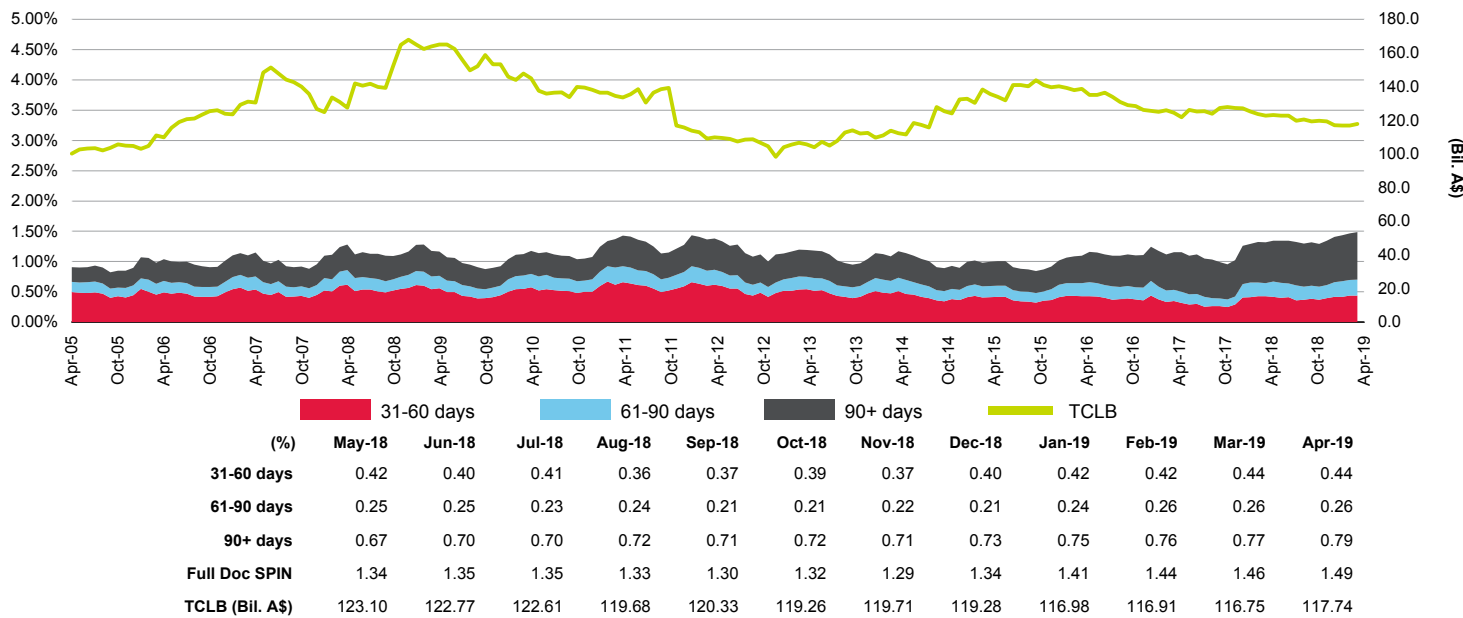
	Nov. 2018	Dec. 2018	Jan. 2019	Feb. 2019	Mar. 2019	Apr. 2019
New South Wales	1.06%	1.13%	1.20%	1.24%	1.24%	1.28%
Victoria	1.20%	1.23%	1.34%	1.39%	1.39%	1.43%
Queensland	1.65%	1.73%	1.81%	1.84%	1.88%	1.94%
Western Australia	2.63%	2.73%	2.94%	2.90%	3.03%	3.10%
South Australia	1.45%	1.50%	1.68%	1.59%	1.60%	1.61%
Tasmania	1.16%	1.12%	1.10%	1.05%	1.15%	1.15%
Australian Capital Territory	0.99%	1.03%	1.18%	1.22%	1.17%	1.06%
Northern Territory	2.40%	2.77%	3.16%	3.15%	3.31%	3.33%
Australia	1.33%	1.38%	1.45%	1.48%	1.51%	1.53%

Movement denotes the month-on-month increase (decrease) in 30+ arrears

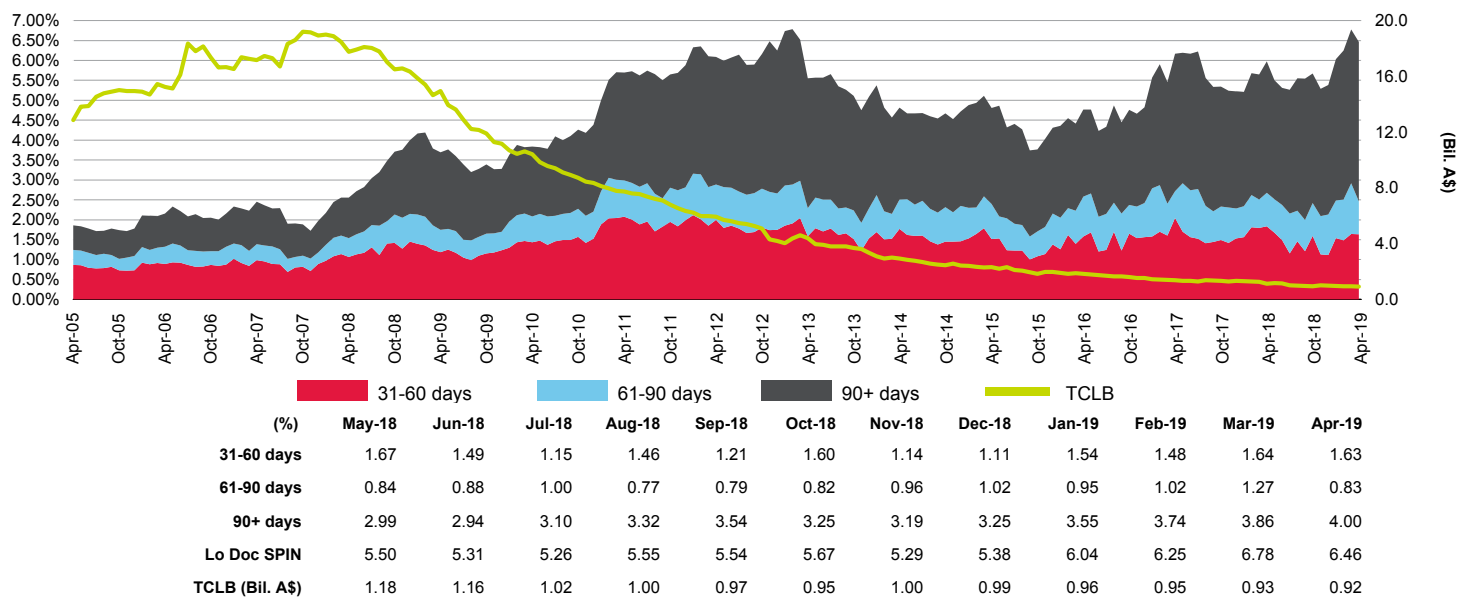
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Arrears Statistics - Prime

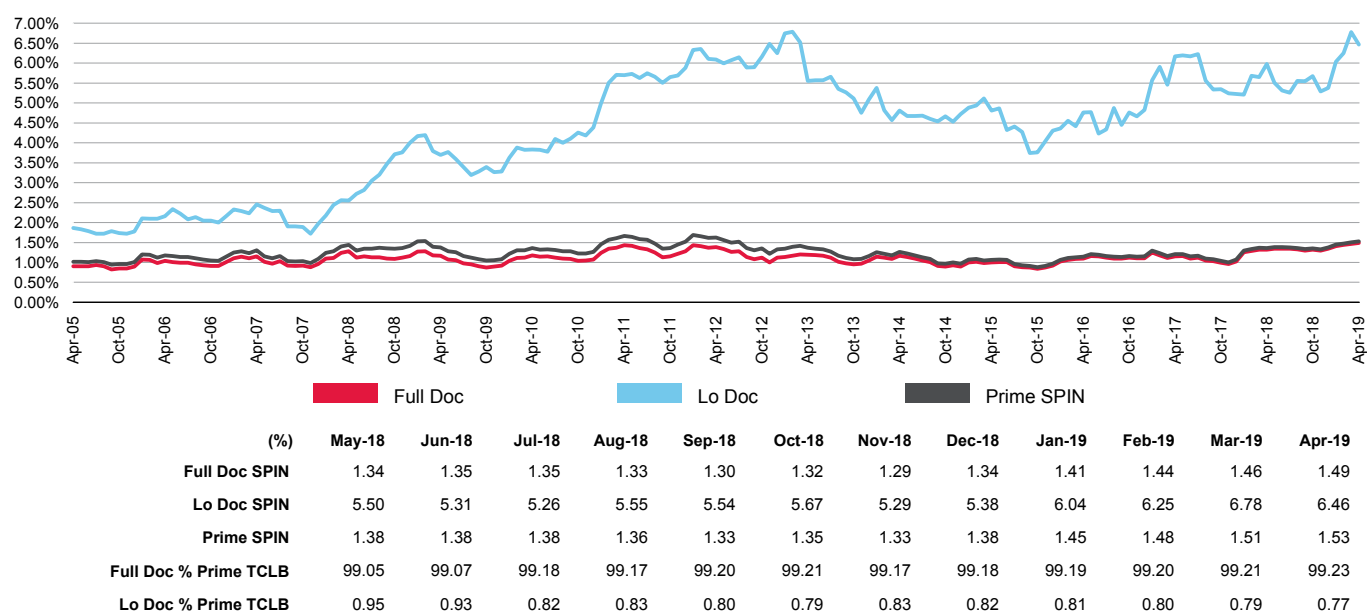
Arrears Reported on a Full Doc Basis



Arrears Reported on a LoDoc Basis

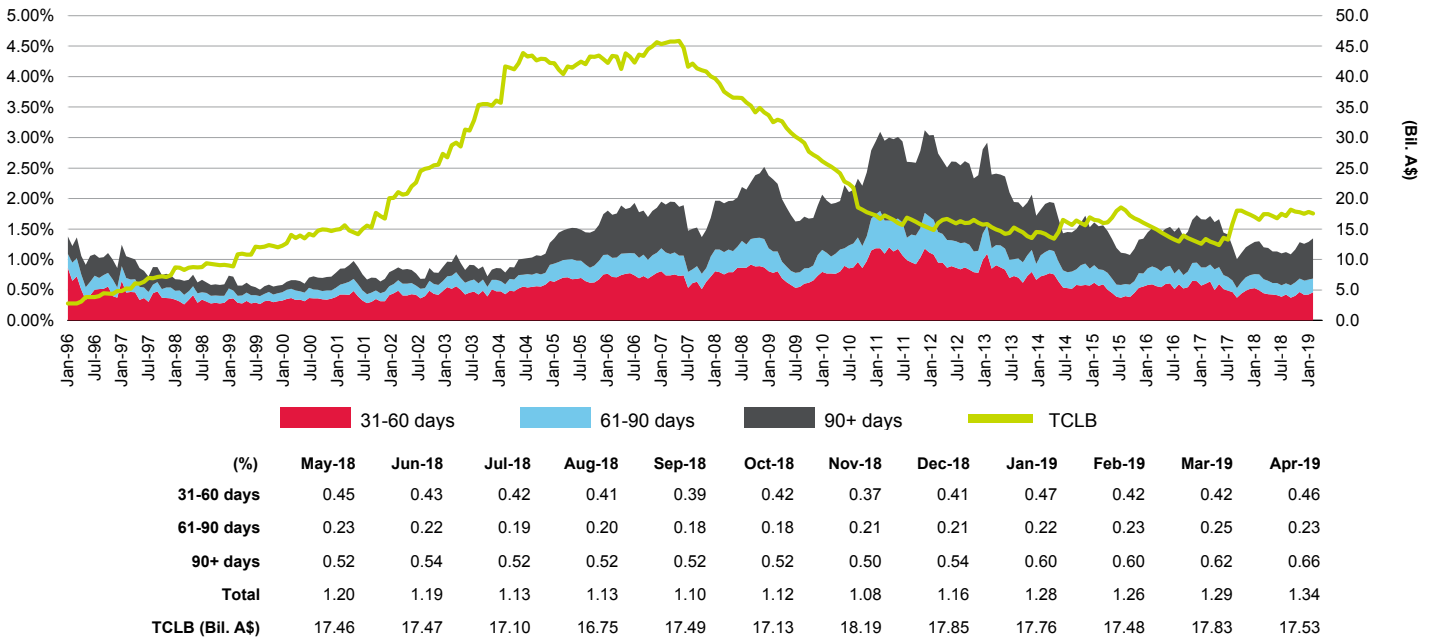


Document Type Comparison

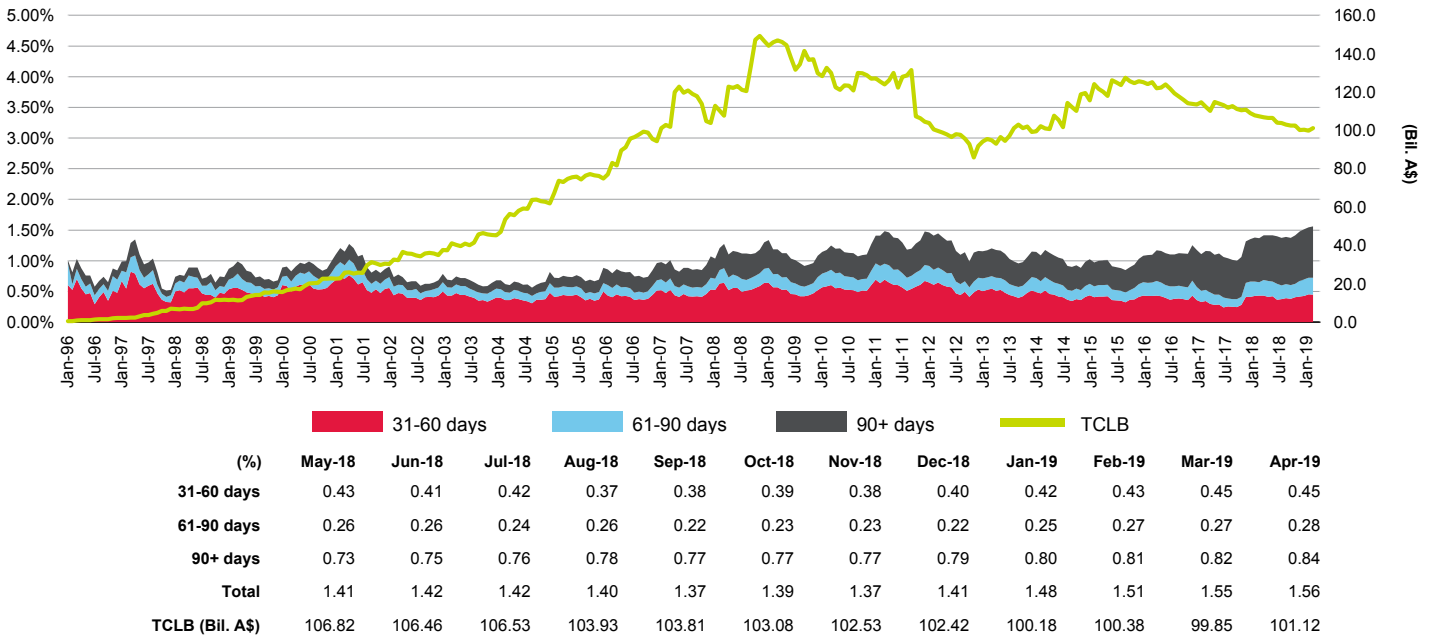


Arrears Statistics - Prime

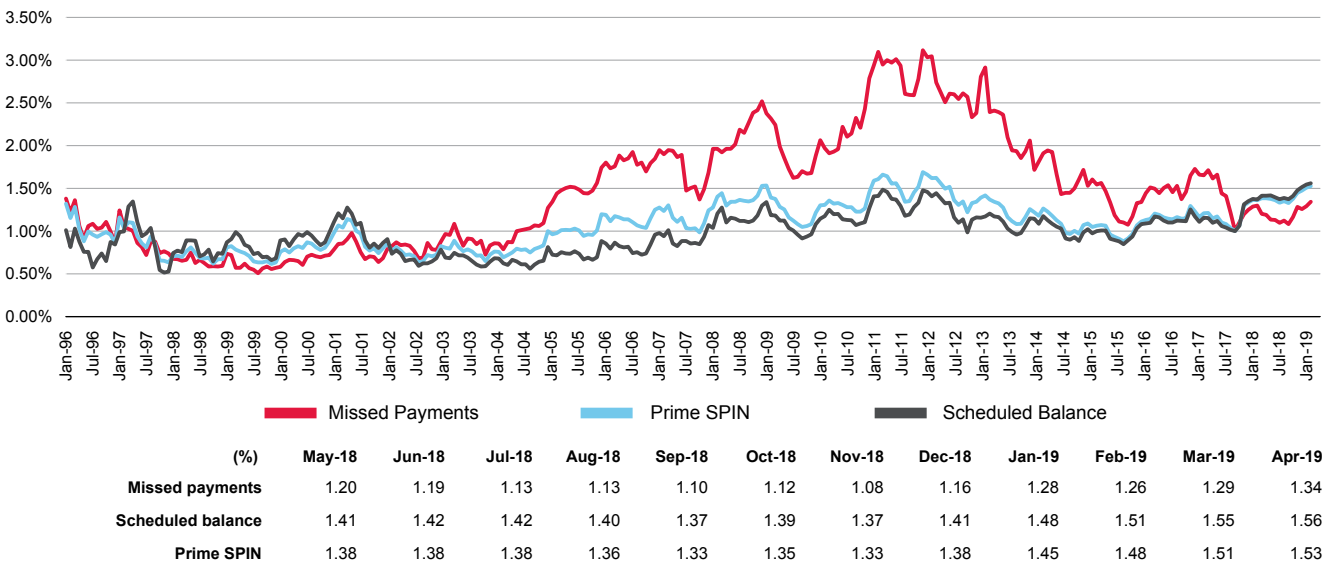
Arrears Reported on a Missed Payment Basis



Arrears Reported on a Scheduled Balance Basis

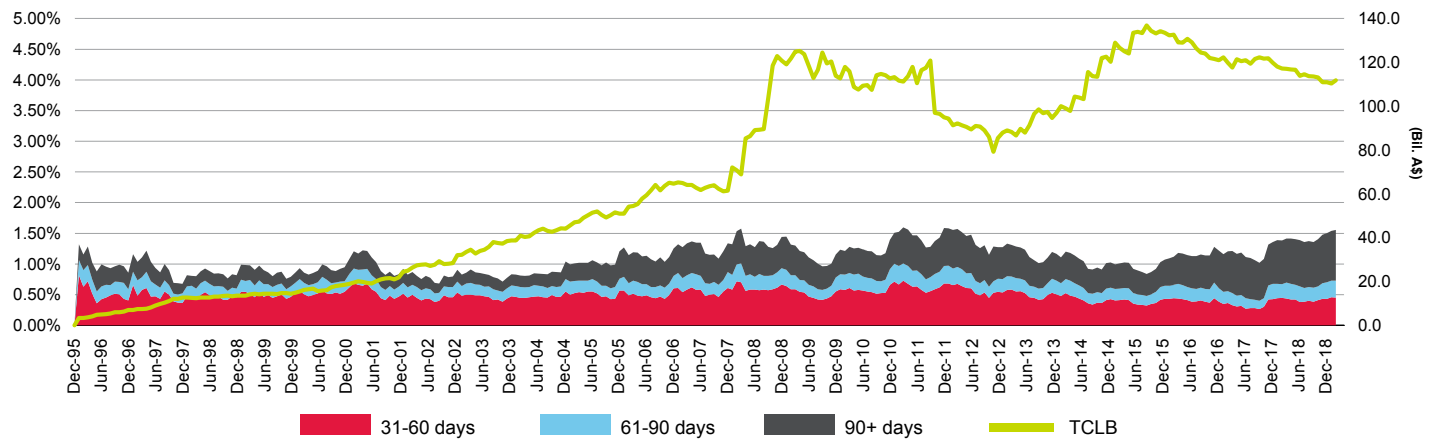


Arrears Calculation Method Comparison



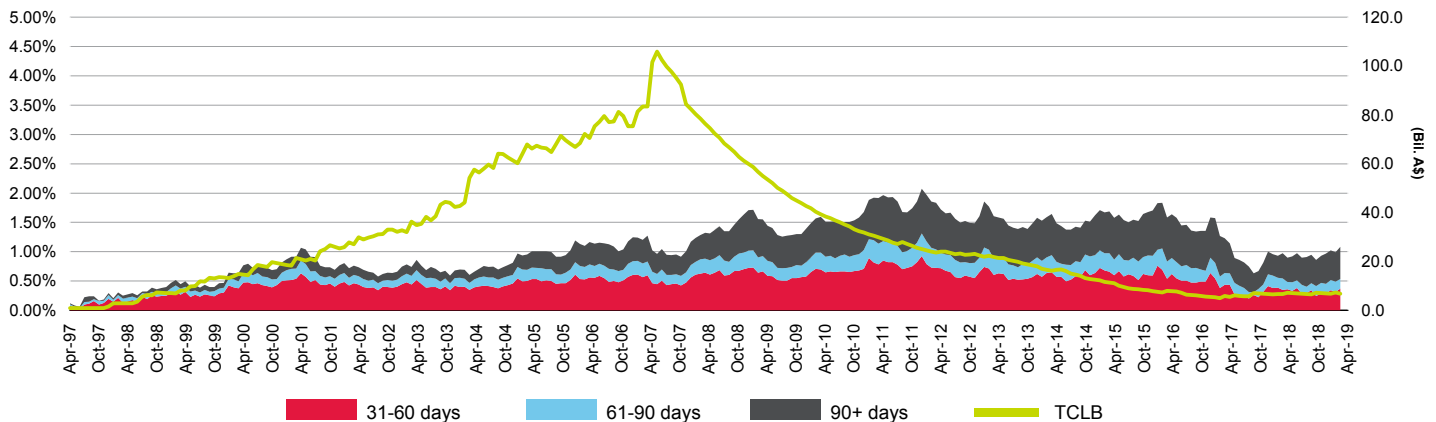
Arrears Statistics - Prime

Arrears Domestic Issues



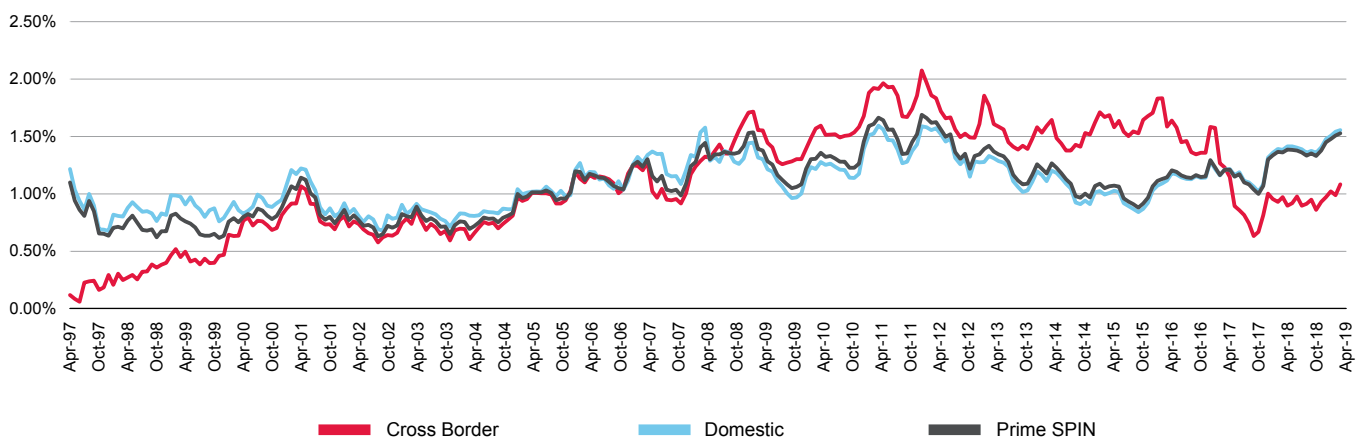
(%)	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19
31-60 days	0.44	0.42	0.42	0.38	0.38	0.40	0.39	0.41	0.43	0.43	0.46	0.45
61-90 days	0.26	0.26	0.24	0.25	0.22	0.23	0.23	0.22	0.25	0.27	0.27	0.27
90+ days	0.71	0.73	0.74	0.76	0.75	0.75	0.74	0.77	0.79	0.80	0.81	0.83
Total	1.41	1.41	1.40	1.39	1.36	1.37	1.36	1.40	1.48	1.50	1.54	1.55
TCLB (Bil. A\$)	117.05	116.81	116.67	113.87	114.62	113.67	113.51	113.19	110.97	111.00	110.31	111.88

Arrears Cross Border Issues



(%)	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19
31-60 days	0.36	0.33	0.38	0.28	0.30	0.34	0.25	0.29	0.29	0.35	0.32	0.37
61-90 days	0.13	0.15	0.13	0.15	0.11	0.12	0.17	0.18	0.17	0.17	0.17	0.16
90+ days	0.41	0.44	0.47	0.46	0.51	0.49	0.45	0.46	0.52	0.50	0.50	0.55
Total	0.90	0.92	0.98	0.90	0.91	0.95	0.86	0.93	0.97	1.02	0.99	1.08
TCLB (Bil. A\$)	7.24	7.11	6.96	6.81	6.68	6.54	7.20	7.08	6.97	6.85	7.37	6.77

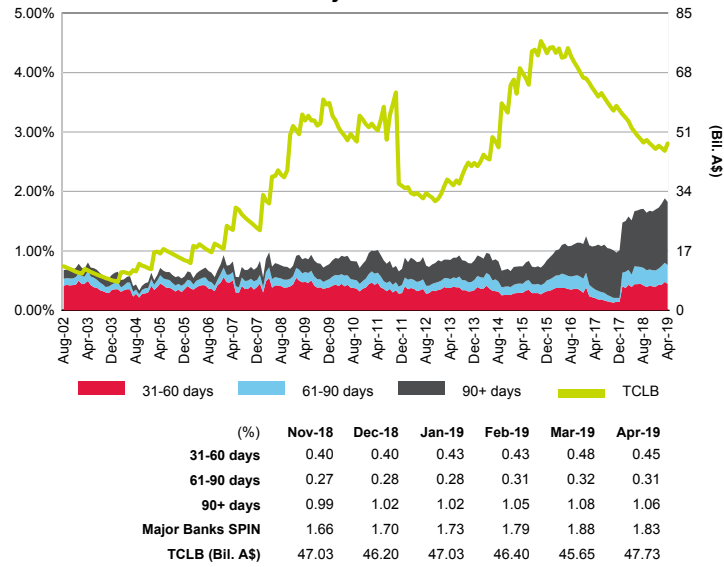
Market Comparison



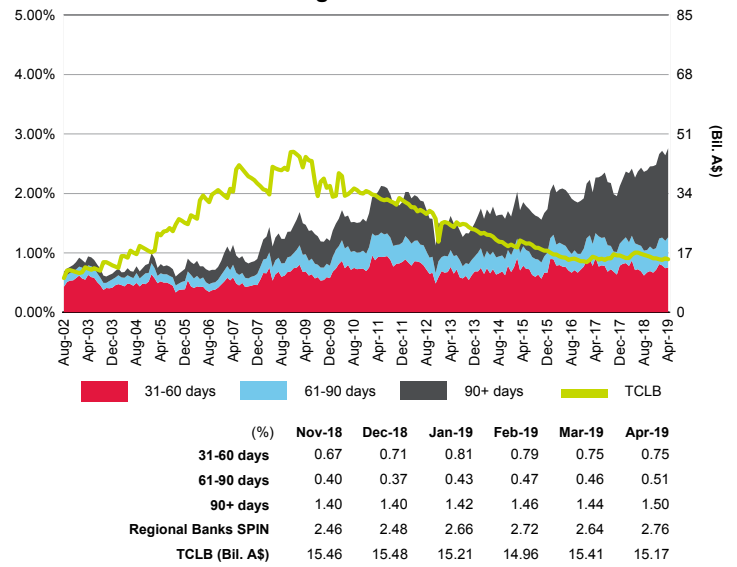
(%)	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19
Domestic	1.41	1.41	1.40	1.39	1.36	1.37	1.36	1.40	1.48	1.50	1.54	1.55
Cross Border	0.90	0.92	0.98	0.90	0.91	0.95	0.86	0.93	0.97	1.02	0.99	1.08
Prime SPIN	1.38	1.38	1.38	1.36	1.33	1.35	1.33	1.38	1.45	1.48	1.51	1.53

Arrears Statistics - Prime

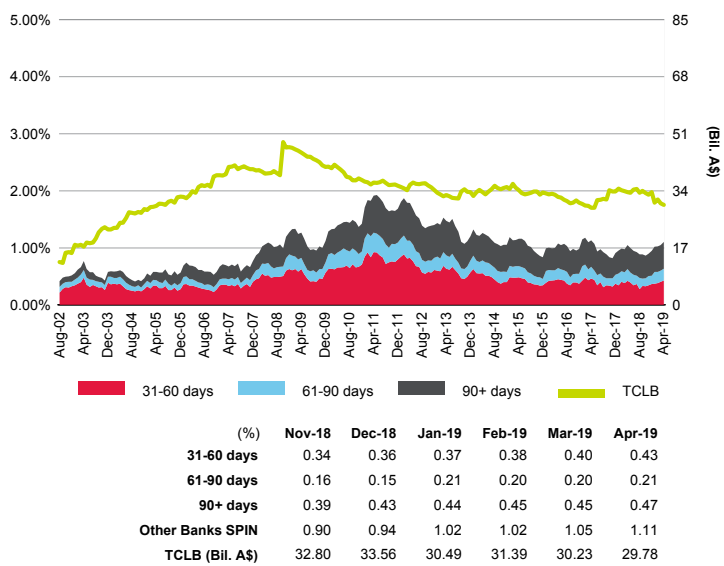
Major Banks



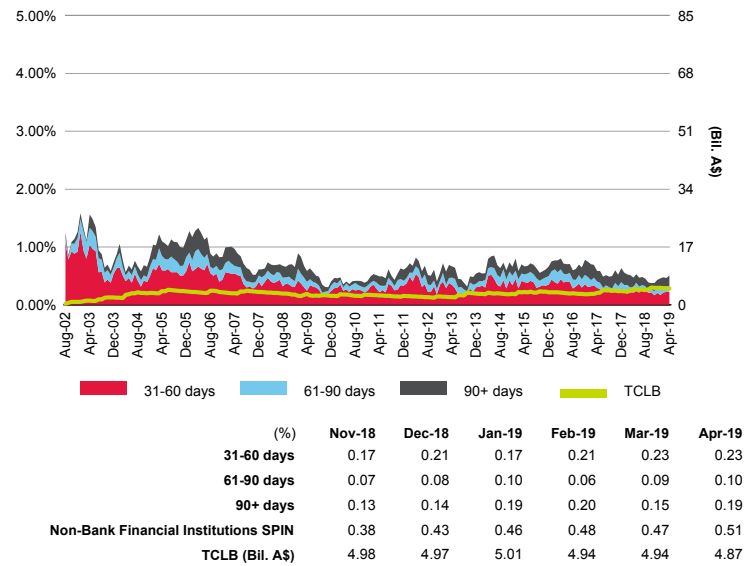
Regional Banks



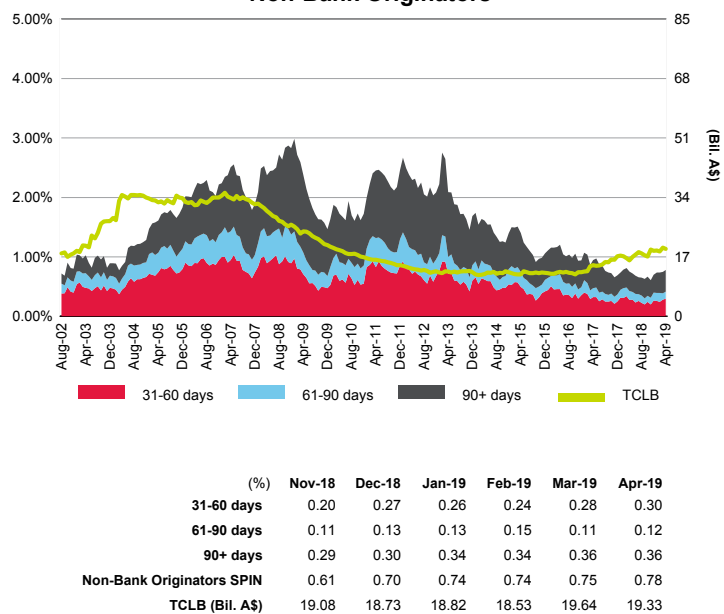
Other Banks



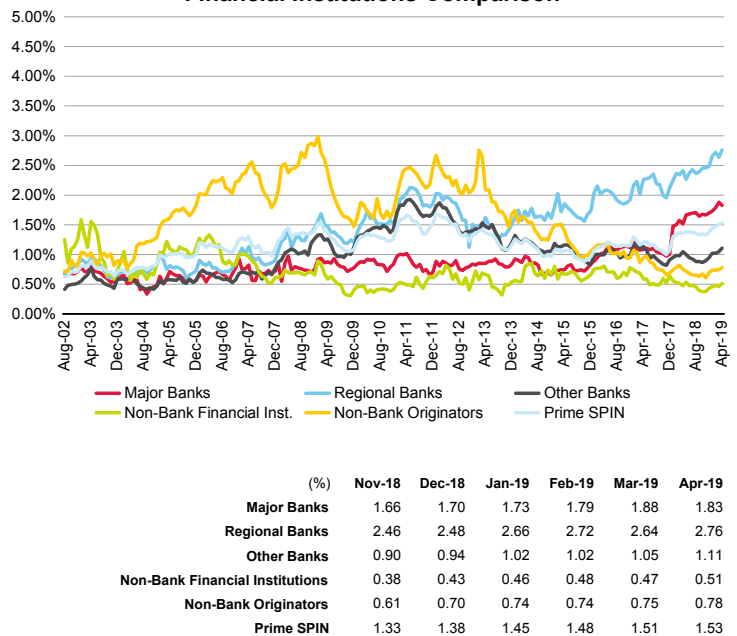
Non-Bank Financial Institutions



Non-Bank Originators



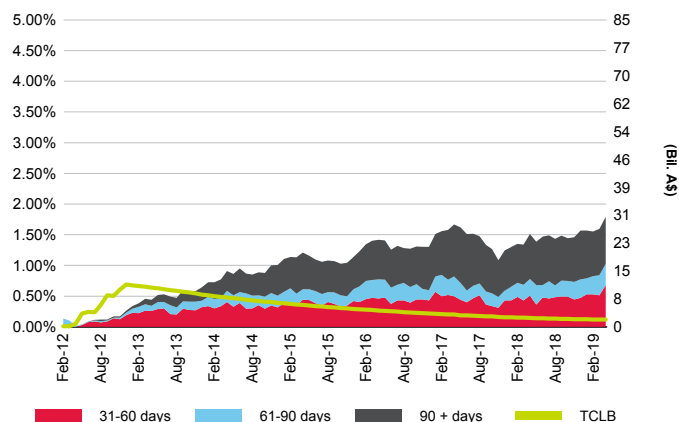
Financial Institutions Comparison



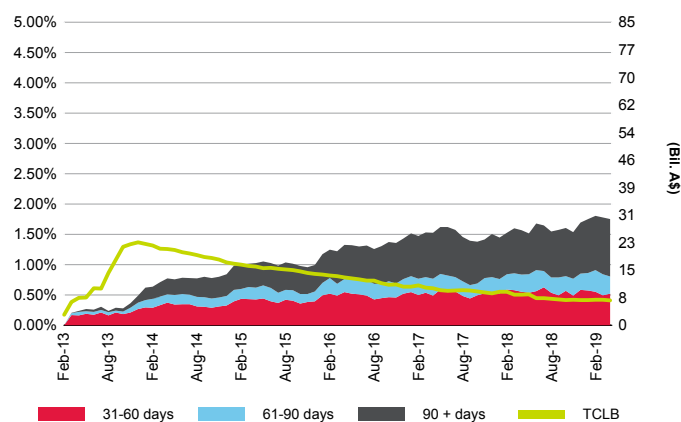
Arrears Statistics - Prime

By Year Of Issuance

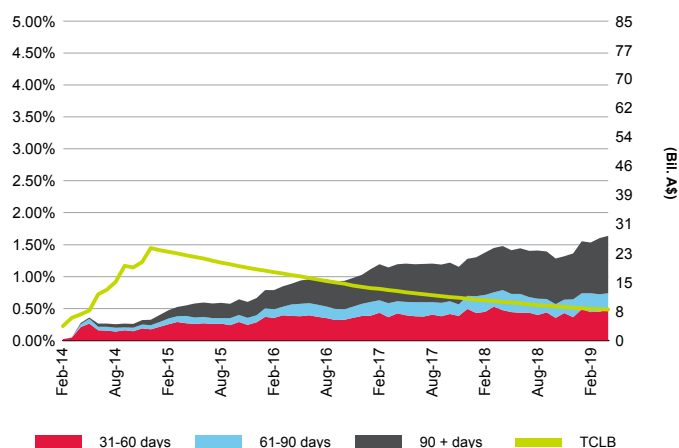
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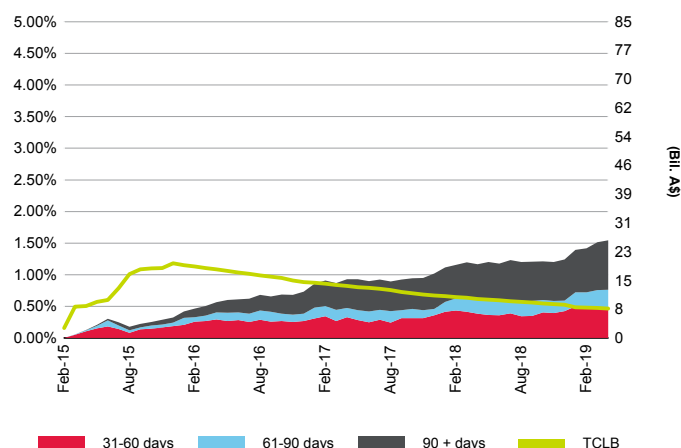
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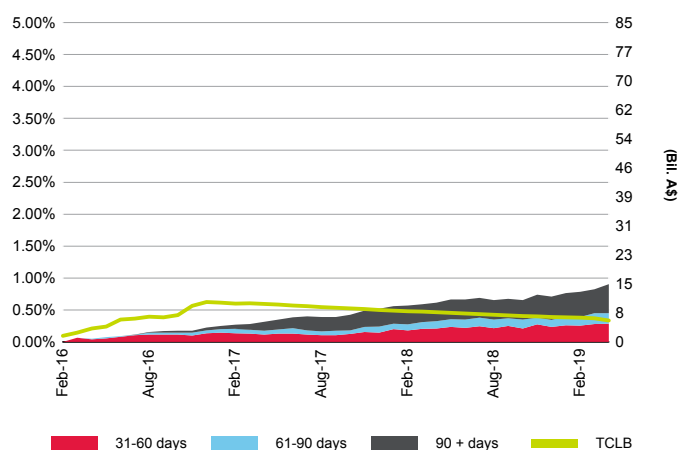
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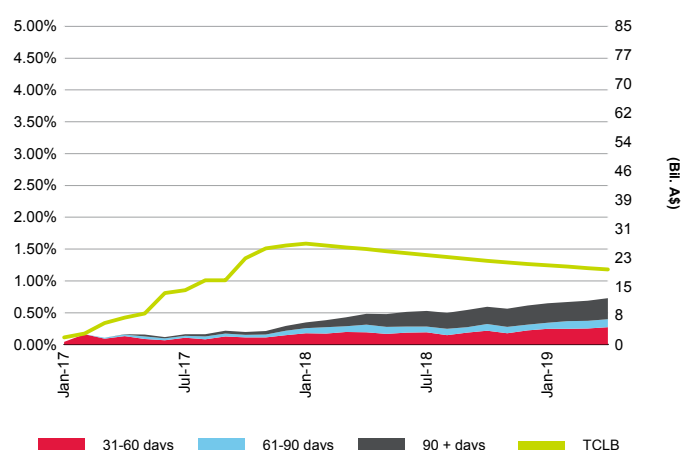
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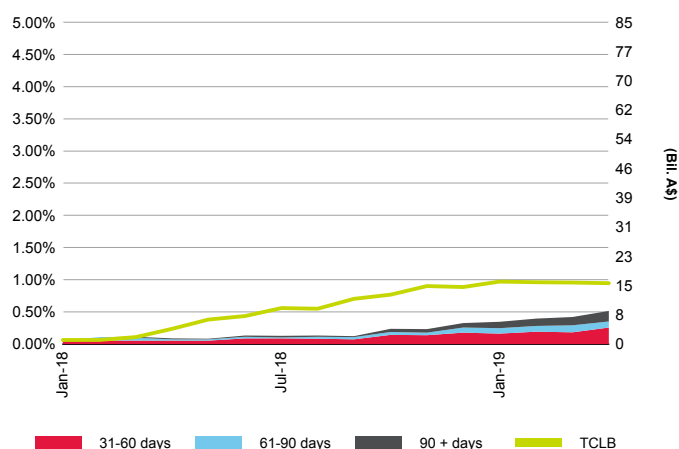
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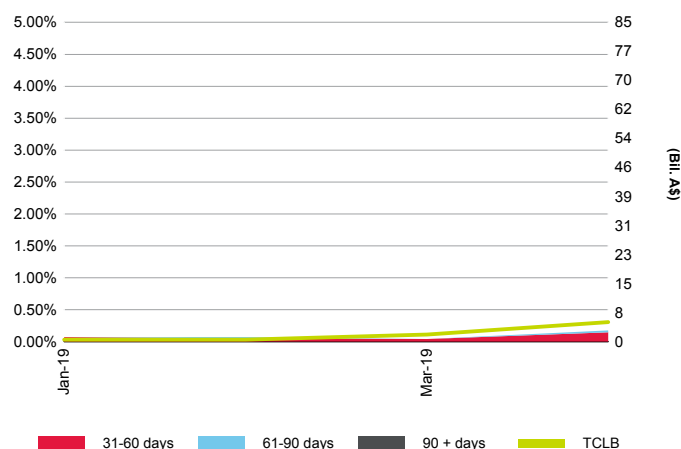
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2018

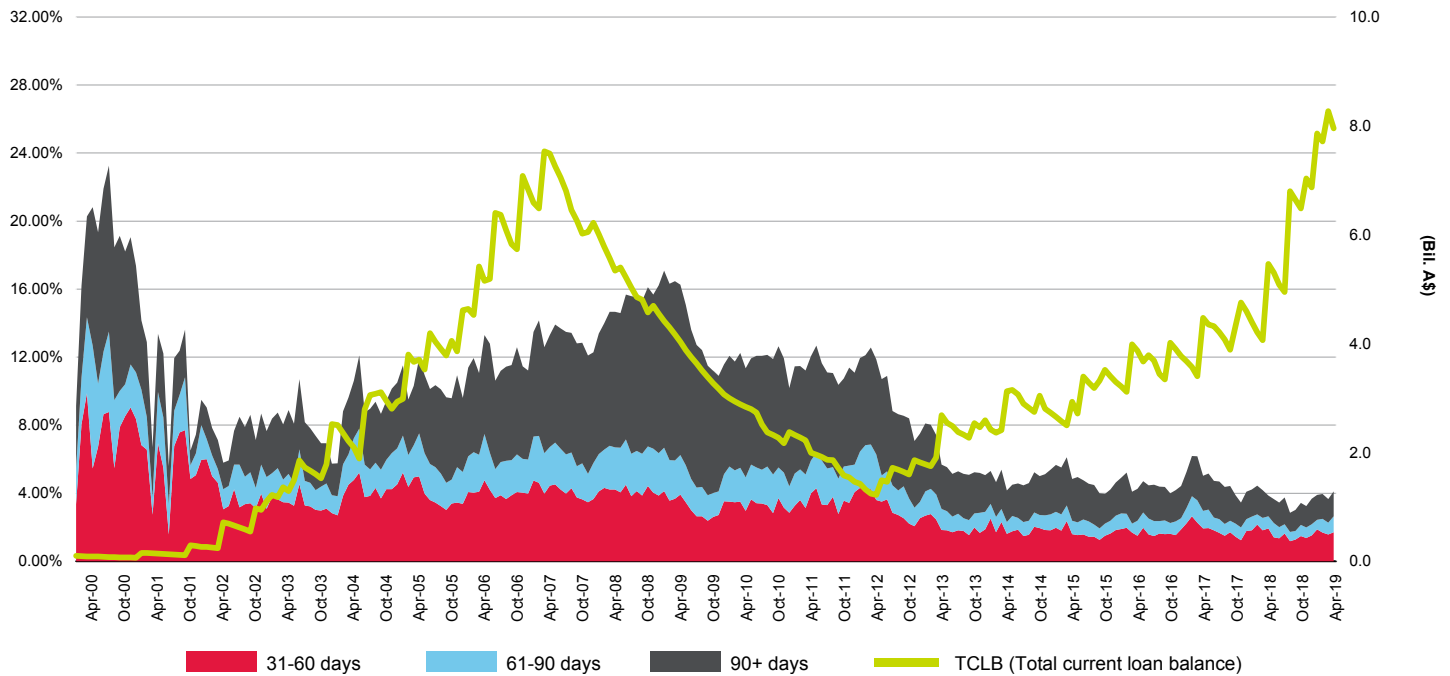


2019



Arrears Statistics - Non-Conforming

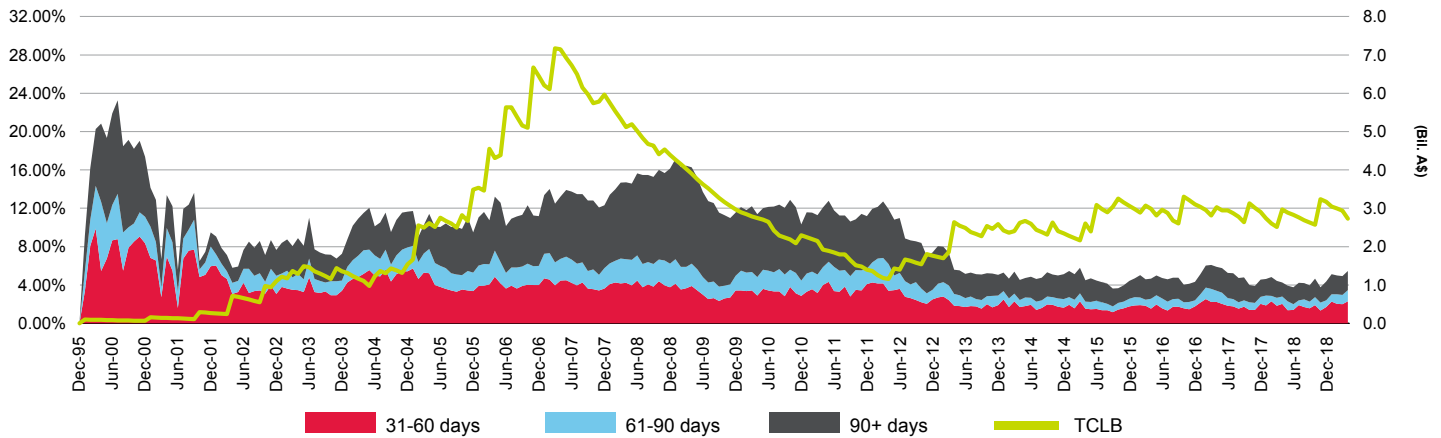
Australia Non-Conforming S&P Global Ratings Mortgage Performance Index (SPIN)



(%)	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19
31-60 days	1.40	1.36	1.63	1.17	1.27	1.49	1.37	1.52	1.88	1.69	1.57	1.71
61-90 days	0.84	0.64	0.54	0.55	0.52	0.65	0.63	0.66	0.57	0.80	0.69	0.93
90+ days	1.41	1.45	1.57	1.12	1.23	1.29	1.24	1.50	1.46	1.46	1.40	1.47
Non-Conforming SPIN	3.65	3.44	3.75	2.84	3.01	3.43	3.24	3.68	3.91	3.95	3.66	4.11
TCLB (Bil. A\$)	5.30	5.08	4.95	6.80	6.64	6.48	7.04	6.87	7.86	7.72	8.27	7.95

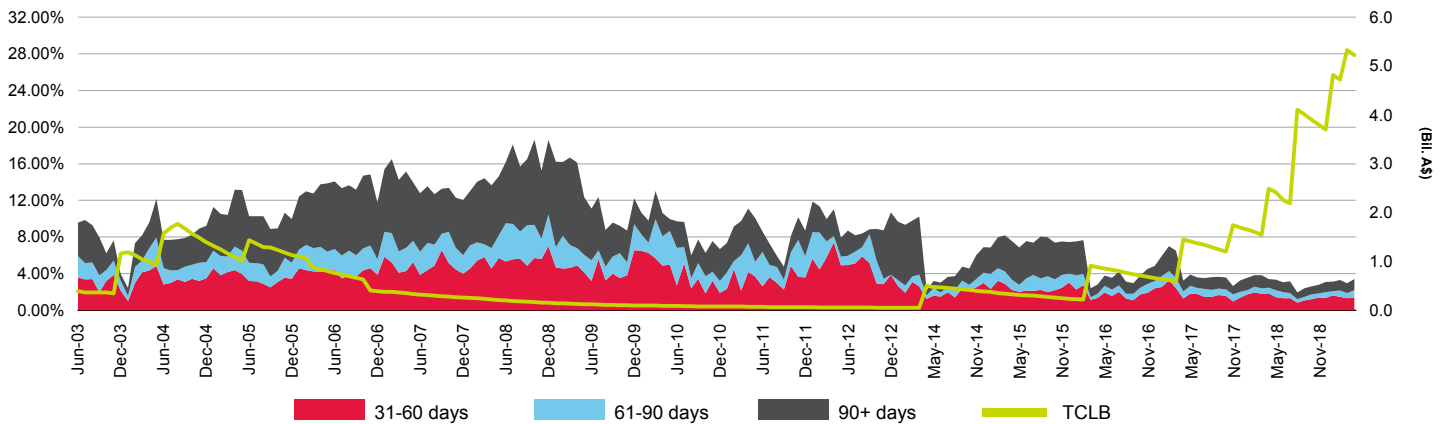
Arrears Statistics - Non-Conforming

Arrears Domestic Issues



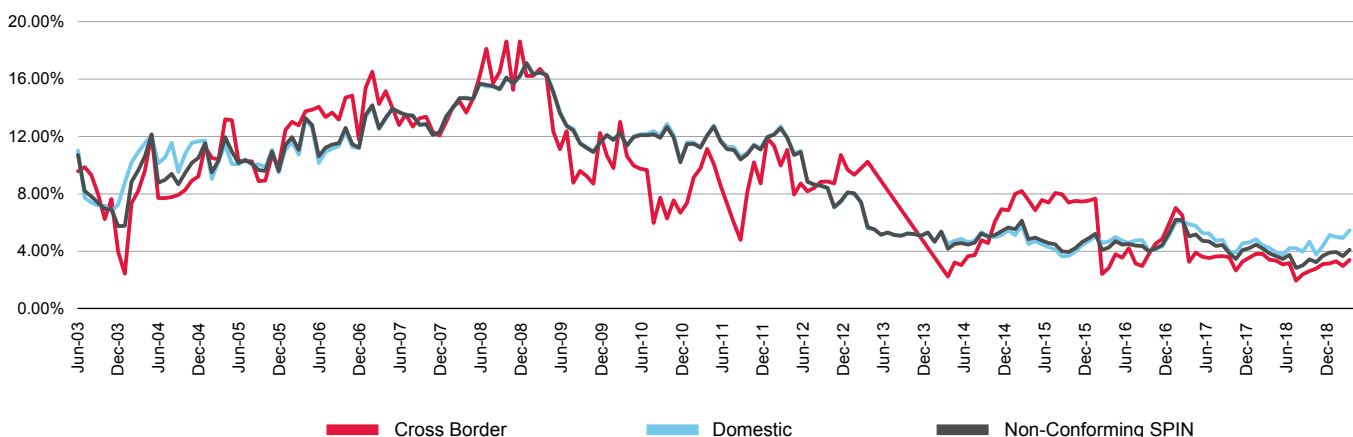
(%)	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19
31-60 days	1.38	1.39	1.88	1.69	1.56	1.91	1.34	1.70	2.28	2.04	1.98	2.30
61-90 days	0.92	0.61	0.53	0.80	0.70	0.83	0.81	0.69	0.74	0.99	0.97	1.17
90+ days	1.62	1.75	1.81	1.71	1.70	1.93	1.61	1.98	2.10	1.96	1.97	1.99
Total	3.91	3.75	4.22	4.20	3.97	4.67	3.76	4.37	5.12	4.99	4.92	5.46
TCLB (Bil. A\$)	2.89	2.83	2.76	2.69	2.63	2.57	3.23	3.17	3.04	3.00	2.94	2.73

Arrears Cross Border Issues



(%)	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19
31-60 days	1.43	1.32	1.32	0.84	1.08	1.21	1.39	1.37	1.62	1.47	1.34	1.39
61-90 days	0.76	0.68	0.57	0.38	0.39	0.53	0.47	0.62	0.46	0.68	0.54	0.81
90+ days	1.16	1.07	1.28	0.73	0.92	0.87	0.93	1.10	1.06	1.14	1.08	1.20
Total	3.34	3.07	3.17	1.95	2.39	2.61	2.79	3.09	3.14	3.29	2.97	3.40
TCLB (Bil. A\$)	2.41	2.26	2.19	4.11	4.01	3.91	3.80	3.71	4.82	4.72	5.33	5.22

Market Comparison

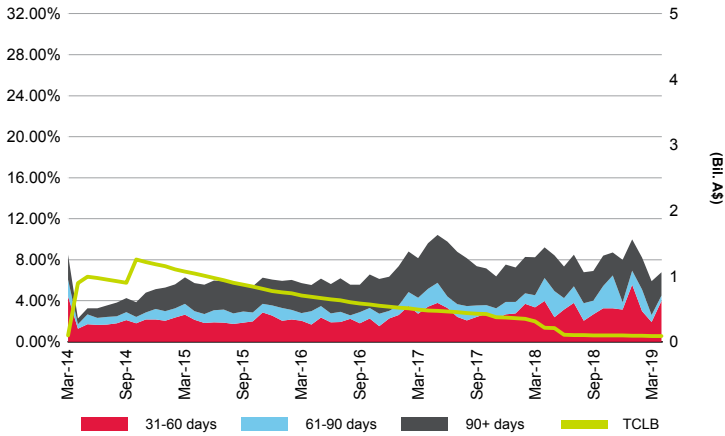


(%)	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19
Domestic	3.91	3.75	4.22	4.20	3.97	4.67	3.76	4.37	5.12	4.99	4.92	5.46
Cross Border	3.34	3.07	3.17	1.95	2.39	2.61	2.79	3.09	3.14	3.29	2.97	3.40
Non-Conforming SPIN	3.65	3.44	3.75	2.84	3.01	3.43	3.24	3.68	3.91	3.95	3.66	4.11

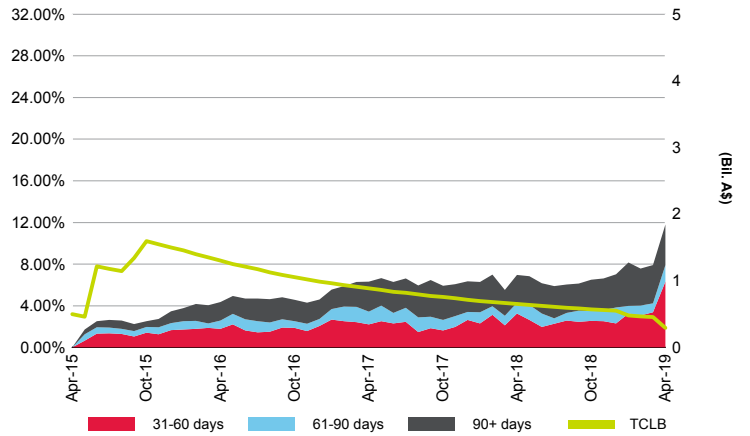
Arrears Statistics - Non-Conforming

By Year Of Issuance

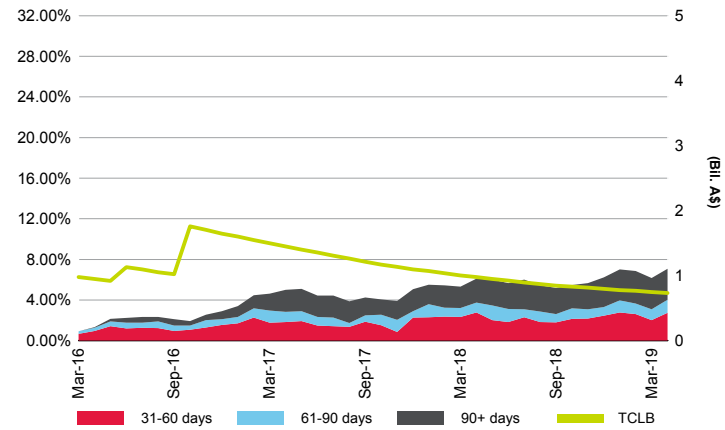
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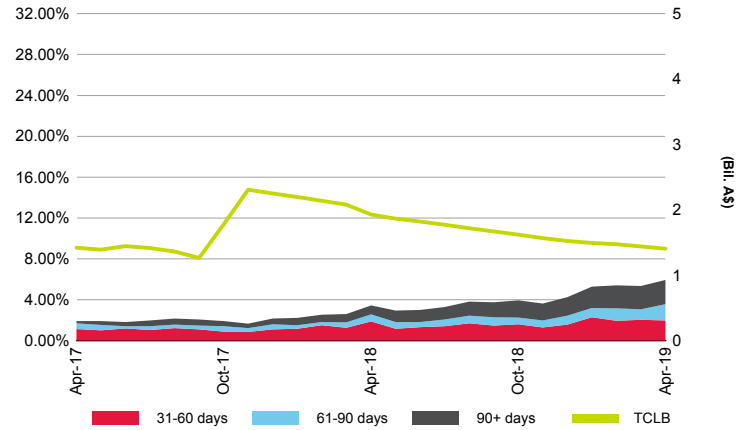
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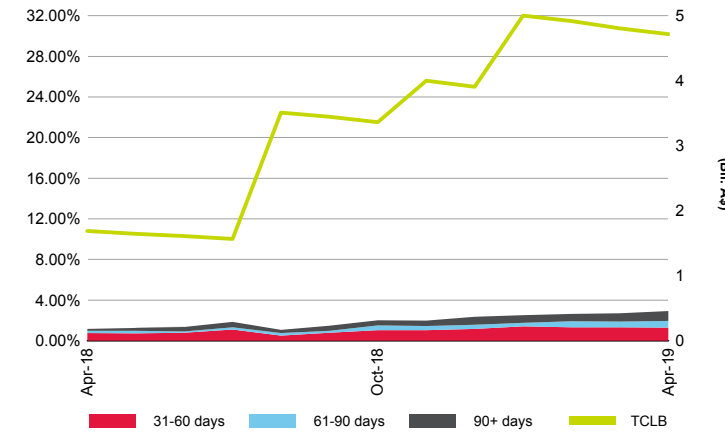
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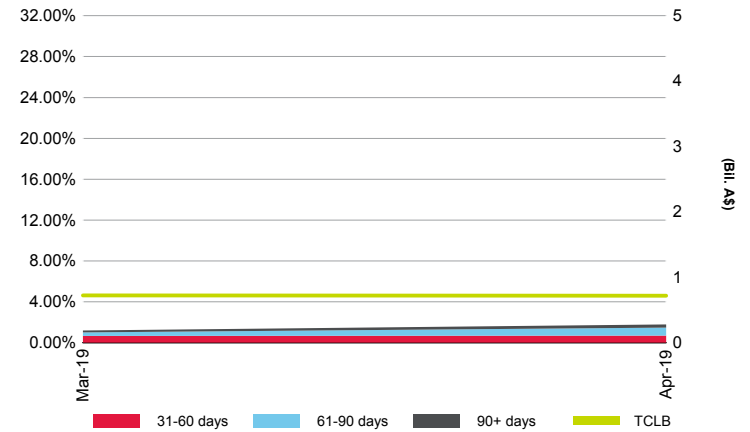
2017



2018



2019



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