Progress 2019-1 Trust Risk Retention Pool

Transaction Name: Closing Date: Maturity Date: Payment Date: Business Day for Payments: Determination Date & Ex-Interest Date:

Note: EU Securitisation Regulation

Risk Retention Pool Thursday, 13th June 2019 Friday, 24th June 2050 24th day of each month Sydney & Melbourne 3 Business Days before each Payment Date.

EU Securitisation Regulation

On the Closing Date and thereafter for so long as any Notes remain outstanding, AMP Bank Limited will, as an "originator" for the purposes of Regulation (EU) 2017/2402 (as amended, the "EU Securitisation Regulation"), retain a material net economic interest of not less than 5% in this securitisation transaction in accordance with the text of Article 6(1) of the EU Securitisation Regulation (in each case as in effect on the Closing Date) (the "EU Retention"). As at the Closing Date, the EU Retention will be in the form contemplated by Article 6(3)(c) of the EU Securitisation Regulation.

AMP Bank Limited will undertake to retain such material net economic interest and will give further undertakings with respect to the EU Retention as summarised in Section 2.30 in this Information Memorandum. Any change in the manner in which the EU Retention is held will be notified to the Note Holders.

Note: Japanese Risk Retention

Japanese risk retention

5.26%

On 15 March 2019 the Japanese Financial Services Agency published new due diligence and risk retention rules as part of the regulatory capital regulation of certain categories of Japanese investors seeking to invest in securitisation transactions the ("Rules"). The Rules became applicable to such Japanese financial institutions from 31 March 2019.

AMP Bank Limited (as Originator) will retain a material net economic interest of not less than 5% in of the securitisation securitised exposures as at the Closing Date which interest will be comprised of certain randomly selected exposures held on the balance sheet of the Originator (as (the "Retained Pool"). As at the Closing Date, the Retained Pool will comprise of more than 100 randomly selected exposures and bear similar characteristics to the securitised exposures in accordance with the Japanese risk retention rules published by JFSA. On each Determination Date after the Closing Date, upon becoming aware that the Retained Pool has amortised below 5% of the securitised exposures on that date, AMP Bank Limited will increase the randomly selected exposures held on its balance sheet such that the Retained Pool at that time will be not less than 5% of the securitised exposures at that time. AMP Bank Limited confirms that the material net economic interest will not be subject to credit-risk hedging.

AMP Bank Limited (as Originator) makes no statement or representation in relation to the application of the Rule to the proposed issue of, or any investment in, the Notes or and any other transaction contemplated by this Information Memorandum or compliance with the Rule and in particular the regulatory capital consequences under the Rule for any person who invests in or holds any interest in Notes.

Prospective investors should make their own independent investigation and seek their own independent advice (i) as to the scope and applicability of the Rule; (ii) as to the sufficiency of the information described in the Information Memorandum and (iii) as to the compliance with the Rule in respect of the transactions contemplated by this Information Memorandum. None of the Trustee, AMP Bank Limited or any other party to a Transaction Document makes any representation that the information described in this Information Memorandum is sufficient in all circumstances for such purposes.

Current Risk Retention pool balance as percentage of securitisation exposure:

Total pool soits 594.086.677 591.02.70 Maxempel anal Xiere: 5915.77 591.03.11 Maxempel anal Xiere: 5915.787 591.03.11 Maxempel anal Xiere: 591.03.12 591.03.11 Maxempel anal Xiere: 591.03.12 591.03.12 Maxempel anal Xiere: 591.07.01 592.27.00 Maxempel anal Xiere: 591.07.01 592.27.00 Maxempel anal Xiere: 591.07.01 592.27.00 Maxempel anal Xiere: 592.07.00 59.00 Maxempel anal Xiere: 592.07.00 59.00 Maxempel anal Xiere: 59.00 59.00 Maxempel anal Xiere: 59.00 50.00 Maxempel anal Xiere: 50.00 50.00 </th <th>COLLATERAL INFORMATION</th> <th><u>At Issue</u></th> <th><u>Feb - 23</u></th>	COLLATERAL INFORMATION	<u>At Issue</u>	<u>Feb - 23</u>
Maximum clam size 998(.501 9391.201 Average property value: 522.200 831.374 Average property value: 522.200 831.974 Average property value: 522.200 732.975 Weight deverage current (Wr. 66.665 60.115 Tela funnet of loss (consolidating splitsam): 128 46 Average term to maturity (month): 220.31 220.31 Average term to maturity (month): 220.31 20.33 Average term to maturity (month): 220.31 20.33 Average term to maturity (month): 23.04 20.34 Average term to maturity (month): 23.04 20.00 Average tevenont et anteuront average term to maturity (month): </td <td>Total pool size:</td> <td>\$64,986,667</td> <td>\$19,297,500</td>	Total pool size:	\$64,986,667	\$19,297,500
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Seasoning Analysis		<u>\$ % at Issue</u>		<u>Feb - 23</u>
> 0 mths and \leq 3 mths		1.29%		0.00%
> 3 mths and \leq 6 mths		0.00%		0.00%
> 6 mths and \leq 9 mths		0.00%		0.00%
> 9 mths and \leq 12 mths		0.00%		0.00%
> 12 mths and \leq 15 mths		3.39%		0.00%
> 15 mths and \leq 18 mths		65.64%		0.00%
> 18 mths and \leq 21 mths		17.35%		0.00%
> 21 mths and \leq 24 mths		3.12%		0.00%
> 24 mths and \leq 36 mths		5.28%		0.00%
> 36 mths and \leq 48 mths		1.31%		0.40%
> 48 mths and \leq 60 mths		0.90%		2.28%
> 60 mths and \leq 72 mths		0.00%		93.47%
> 72 mths and \leq 84 mths		0.45%		2.46%
> 84 mths and \leq 96 mths		0.00%		0.00%
> 96 mths and \leq 108 mths		0.00%		0.00%
> 108 mths and \leq 120 mths		0.00%		0.00%
> 120 mths		1.27%		1.39%
Total		100.00%		100.00%
Geographic Distribution		<u>\$ % at Issue</u>		<u>Feb - 23</u>
ACT - Inner city		0.00%		0.00%
ACT - Metro		2.38%		0.79%
ACT - Non metro		0.00%		0.00%
Total ACT		2.38%		0.79%
Total Act		2.38%		0.75%
NSW - Inner city		0.00%		0.00%
NSW - Metro		30.95%		31.97%
NSW - Non metro		6.35%		3.35%
Total NSW		37.30%		35.32%
		0.00%		0.00%
NT - Metro		0.00%		0.00%
NT - Non metro		0.00%		0.00%
Total NT		0.00%		0.00%
QLD - Inner city		0.00%		0.00%
QLD - Metro		7.94%		8.15%
QLD - Non metro		6.35%		5.77%
Total QLD		14.29%		13.92%
		,		
SA - Inner city		0.00%		0.00%
SA - Metro		3.17%		5.44%
SA - Non metro		0.00%		0.00%
Total SA		3.17%		5.44%
TAS - Inner city		0.00%		0.00%
TAS - Metro		0.00%		0.00%
TAS - Non metro		0.79%		0.00%
Total TAS		0.79%		0.00%
VIC Inner situ		0.00%		0.00%
VIC - Inner city				
VIC - Metro		30.16%		28.27%
VIC - Non metro		1.59%		2.49%
Total VIC		31.75%		30.76%
WA - Inner city		0.00%		0.00%
WA - Metro		9.52%		12.38%
WA - Non metro		0.79%		1.39%
Total WA		10.32%		13.77%
Total Inner City		0.00%		0.00%
Total Metro		88.02%		87.00%
Total Non Metro		11.98%		13.00%
Total				100.00%
TOTAL		100.00%		100.00%
ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Mar-22	0.00%	0.00%	2.19%	2.19%
Apr-22	0.00%	0.00%	2.24%	2.24%
May-22	0.00%	0.00%	2.30%	2.30%
Jun-22	0.00%	0.00%	2.31%	2.31%
Jul-22	0.00%	0.00%	0.00%	0.00%
Aug-22	0.00%	0.00%	0.00%	0.00%
Sep-22	0.00%	0.00%	0.00%	0.00%
			0.00%	0.000/
Oct-22	0.00%	0.00%	0.00%	0.00%
	0.00%			
Nov-22	0.00% 0.00%	0.00%	0.00%	0.00%
Nov-22 Dec-22	0.00% 0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Nov-22 Dec-22 Jan-23	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Nov-22 Dec-22	0.00% 0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%

MORTGAGE SAFETY NET (Inclusive COV-19)	No of Accounts	Amount (\$)		
Mar-22		-	_	
Apr-22	1	541,49	92	
May-22		L 542,65		
Jun-22	-	,		
Jul-22	-	,	-	
Aug-22		_	_	
Sep-22		_	_	
Oct-22		_	_	
Nov-22		_	_	
Dec-22		_	_	
Jan-23		_	_	
Feb-23		_	_	
COVID-19 HARDSHIP	No of Accounts	Amount (\$)		
Mar-22		-	-	
Apr-22		-	-	
May-22		_	-	
Jun-22		_	_	
Jul-22				
		-	-	
Aug-22		-	-	
Sep-22		-	-	
Oct-22		-	-	
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Mar-22			-	
Apr-22		-	-	
May-22		-	-	
Jun-22		-	-	
Jul-22		-	-	
Aug-22		-	-	
Sep-22		-	-	
Oct-22		-	-	
Nov-22		-	-	
Dec-22		-	-	
Jan-23		-	-	
Feb-23		-	-	
	Crease La sa	INAL datase (AA)		Net
PRINCIPAL LOSS	Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss
2019			-	-
2020			-	-
2021			-	-
2022			-	-
Total			-	-