Progress 2020-1 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

Note: Japanese Risk Retention

Progress 2020-1 Risk Retention Pool Wednesday, 30th September 2020 Tuesday, 21th March 2051 21 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.

lapanese risk retention

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:

5.71%

Amerage learn Street	COLLATERAL INFORMATION	<u>At Issue</u>	<u>Feb - 23</u>
Maniferent Internation State	Total pool size:	\$64,690,631	\$26,000,185
Total procesty value: \$567,827 \$50,000 Average property value: \$567,827 \$50,000 Maximum current LVR: \$60,000 \$60,000 Weighted average current CVR: \$60,000 \$61,000 Weighted average current CVR: \$60,000 \$61,000 Number of properties: \$166 \$80,000 Fortal number of loading consolidating split horis; \$166 \$80,000 Total number of loading from to makinfy (months): \$14,99 \$61 Maximum remaining ferm to makinfy (months): \$1,99 \$61 Weighted average seasoning (months): \$1,99 \$61 Weighted average seasoning (months): \$1,90 \$60 Windows (Value): \$3,5476 \$13 Weighted Average (Cuspon: \$1,40 \$1,50 Weighted Average (Cuspon: \$1,40 \$1,50 Weighted Average (Cuspon: \$1,50 \$1,	Average loan Size:	\$420,069	\$346,669
Amerian property value			\$879,714
Maximum current LVR: 80.00% 90.00% Weighted awarage current LVR: 66.44% 61.10 Weighted awarage current LVR: 66.44% 61.10 Total number of leasts (consolidated): 11.90 Total number of leasts (consolidated): 11.90 Total number of leasts (consolidated): 11.90 Assimum creating (consolidated): 11.90 Assimum creating (consolidated): 29.19 Assimum creating (consolidated): 34.99 66. Maximum creating (perm to maturity (months): 36.05 31.00 Meighted awarege sensoning (months): 30.00 43.00 Weighted awarege sensoning (months): 30.00 43.00 Weighted awarege sensoning (months): 30.00 43.00 Weighted awarege term to maturity (months): 30.00 40.00 Weighted awarege term to maturity (months): 30.00 40.00 Weighted awarege trough (value): 22.70 40.00 Weighted awarege trough (value): 22.00 40.00 Weighted awarege trough (value): 30.00 40.00 Weighted awarege tro			\$53,454,899
Average current LVIII:			\$676,644
Weighted average current (VM: 66.48% Total number of loans (connoilelaties) (154) 154 Total number of loans (connoilelaties grile loans): 154 Number of property: 165 Average term to maturiny (morths): 291.94 Average term to maturiny (morths): 36.69 Average term to maturiny (morths): 30.084 Weighted average term to maturiny (morths): 30.084 Ke pool with loans 5.500,000: 56.60% Ke pool with loans: 0.000 Ke pool (amount) Lobot class: 0.000 Ke pool with loans: 30.94 Kinterest Colly loans (value): 3.44 Kinterest Colly loans (value): 3.44 Kinterest Colly loans (value): 3.44 Kinterest Colly loans (value): 3.50 Veglend Average Variable Plate: 2.74 Veglend Average Tead Rate: 2.274 Veglend Average Tead Rate: 2.20 Vision Colly Colly Colly Colly Colly Colly Colly			80.00% 51.68%
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Average term to maturity (months):		154	75
Maximum remaining term to maturity (months): 34.95 60	Number of properties:	166	79
Weighted average seasoning (morths): 320.84 259	Average term to maturity (months):		250.72
Weighted average term to maturity (morths): 320.84 29.85 We of pool with bains > 5500,000: 0.00% 0.00% We of pool with bains > 5500,000: 35.67% 18.6 Weighted Average Coupon: 3.44% 15.3 in/vestment Loans: 36.15% 41. Weighted Average Facel Rate: 36.15% 41. Weighted Average Facel Rate: 50.00% 0.00% SO 0.00% 0.0			316.83
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KF NEW BATEL CARRIL/VALUE! 35.47% 13.8 Michterect ONI) Oants (Value): 3.44% 55. Weighted Average Coupon: 3.44% 55. Investment Loans: 65.65% 41. Weighted Average Fixed Rate: 55. SO 0.00% 0.00% \$50 0.00% 0.00% \$50 0.00% 0.00% \$50 0.00% 0.00% \$50 0.00% 0.00% \$50 0.00% 0.00% \$50 0.00% 0.00% \$50,000 1.12% 1.1 \$50,000 1.12% 1.2 \$50,000 \$52,000 1.06% 7.7 \$530,000 \$52,000 7.52% 7.7 \$550,000 \$52,000 7.52% 7.7 \$550,000 \$52,000 7.52% 7.7 \$550,000 \$52,000 \$52,000 \$550,000 \$52,000 \$52,000 \$550,000 \$62,000 \$62,000	•		43.12%
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> \$850,000 and ≤ \$900,000 2.71% 3.3 > \$900,000 and ≤ \$50,000 6.01% 0.0 Total 100.00% 100.0 Outstanding Balance LVR Distribution \$ % at issue Feb ≤ 0% 0.00% 0.6 > 0% and ≤ 25% 0.00% 0.6 > 25% and ≤ 30% 0.62% 0.0 > 30% and ≤ 35% 0.99% 1.5 > 35% and ≤ 40% 3.05% 4. > 40% and ≤ 45% 1.60% 2.2 > 45% and ≤ 50% 3.77% 4. > 55% and ≤ 55% 3.04% 1. > 50% and ≤ 65% 7.05% 9. > 60% and ≤ 65% 5.22% 7. > 60% and ≤ 65% 5.22% 7. > 65% and ≤ 70% 15.66% 19. > 70% and ≤ 55% 18.02% 2.9 > 70% and ≤ 65% 5.22% 7. > 65% and ≤ 70% 15.66% 19. > 70% and ≤ 75% 18.02% 2.9 > 75% and ≤ 80% 0.00% 0. > 85% and ≤ 90% 0.00% 0. > 90% and			3.07%
> \$900,000 and ≤ \$950,000 1.40% 0.0 > \$950,000 and ≤ \$1,000,000 6.01% 0.0 Dutstanding Balance LVR Distribution \$ 3 4 1 sue Feb. 0 % 0.00% 0.00% 0.0 0 % and ≤ 25% 3.85% 7. > 25% and ≤ 30% 0.62% 0.0 3 30% and ≤ 35% 0.99% 1.1 3 30% and ≤ 40% 0.99% 1.4 > 40% and ≤ 45% 1.60% 2.6 > 45% and ≤ 50% 3.07% 4. > 50% and ≤ 55% 3.04% 1.1 > 50% and ≤ 55% 3.04% 1.1 > 50% and ≤ 65% 3.04% 1.1 > 50% and ≤ 65% 5.22% 7. > 60% and ≤ 65% 15.66% 19. > 70% and ≤ 75% 18.02% 29. > 70% and ≤ 85% 0.00% 0.0 > 85% and ≤ 90% 0.00% 0.0 > 90% and ≤ 85% 0.00% 0.0 > 90% and ≤ 95% 0.00% 0.0 > 90% and ≤ 95% 0.00% 0.0 > 90% and ≤ 95% 0.00% 0.0 <td></td> <td></td> <td>0.00% 3.38%</td>			0.00% 3.38%
> \$950,000 and ≤ \$1,000,000 6.01% 0.0 Total 100.00% 100.0 Outstanding Balance LVR Distribution \$ % at Issue Feb ≤ 0% 0.00% 0.0 > 0% and ≤ 25% 3.85% 7.7 > 25% and ≤ 30% 0.62% 0.5 3 30% and ≤ 35% 0.99% 1.1 3 35% and ≤ 40% 3.05% 4. 4 40% and ≤ 45% 1.60% 2. 4 50% and ≤ 50% 3.77% 4. 5 50% and ≤ 55% 3.04% 1. 5 5% and ≤ 60% 7.05% 9. 6 65% and ≤ 60% 7.05% 9. 5 60% and ≤ 65% 5.22% 7. 6 65% and ≤ 70% 15.66% 19. 7 70% and ≤ 75% 18.02% 29. 7 75% and ≤ 80% 37.12% 12. 8 85% and ≤ 90% 0.00% 0. 9 90% and ≤ 95% 0.00% 0. 8 85% and ≤ 90% 0.00% 0. 9 90% and ≤ 95% 0.00% 0. 8 90% and ≤ 100% 0.00% 0. 9 90% and ≤ 95%			0.00%
Total 100.00% 100.00 Outstanding Balance LVR Distribution \$ % at Issue Feb ≤ 0% 0.00% 0.0 > 0% and \$ 25% 3.85% 7. > 25% and \$ 30% 0.62% 0.5 > 30% and \$ 23% 0.99% 1.5 > 30% and \$ 40% 3.05% 4. > 45% and \$ 50% 1.60% 2.0 > 45% and \$ 50% 3.77% 4. > 50% and \$ 55% 3.04% 1. > 50% and \$ 60% 7.05% 9. > 60% and \$ 65% 5.22% 7. > 65% and \$ 70% 15.66% 19. > 70% and \$ 75% 18.02% 29. > 70% and \$ 80% 37.12% 12. > 80% and \$ 80% 0.00% 0. > 80% and \$ 95% 0.00% 0. > 99% and \$ 95% 0.00% 0. > 99% and \$ 95% 0.00% 0. > 90% and \$ 95% 0.00% 0. • 90% and \$ 100% 0.00% 0. • 9			0.00%
≤ 0% 0.00% 0.0 > 0% and ≤ 25% 3.85% 7.6 > 25% and ≤ 30% 0.62% 0.3 > 30% and ≤ 35% 0.99% 1.5 > 35% and ≤ 40% 3.05% 4.2 > 40% and ≤ 45% 1.60% 2.0 > 50% and ≤ 55% 3.77% 4.2 > 50% and ≤ 55% 3.04% 1.4 > 55% and ≤ 60% 7.05% 9. > 60% and ≤ 65% 5.22% 7. > 65% and ≤ 70% 15.66% 19. > 70% and ≤ 65% 18.02% 29. > 75% and ≤ 80% 37.12% 12. > 80% and ≤ 85% 0.00% 0.0 > 80% and ≤ 85% 0.00% 0.0 > 80% and ≤ 90% 0.00% 0.0 > 90% and ≤ 95% 0.00% 0.0 > 95% and ≤ 100% 0.00% 0.0 Total 100.00% 100. Mortgage Insurance \$% at Issue Feb Genworth 9.88% 13. QBE 3.78% 3.6			100.00%
> 0% and ≤ 25% 3.85% 7.6 ≥ 25% and ≤ 30% 0.62% 0.0 > 30% and ≤ 35% 0.99% 1.5 > 35% and ≤ 40% 3.05% 4. > 40% and ≤ 45% 1.60% 2.0 > 45% and ≤ 50% 3.77% 4. > 50% and ≤ 55% 3.04% 1.8 > 55% and ≤ 60% 7.05% 9. > 60% and ≤ 65% 5.22% 7. > 65% and ≤ 70% 15.66% 19. > 70% and ≤ 75% 18.02% 29. > 75% and ≤ 80% 37.12% 12. > 80% and ≤ 85% 0.00% 0.0 > 85% and ≤ 90% 0.00% 0.0 > 90% and ≤ 95% 0.00% 0.0 > 95% and ≤ 100% 0.00% 0.0 > 95% and ≤ 100% 0.00% 0.0 7 total 100.00% 0.0 6 enworth 9.88% 13. QBE 3.78% 3.	Outstanding Balance LVR Distribution	\$ % at Issue	<u>Feb - 23</u>
> 25% and ≤ 30% 0.62% 0.5 > 30% and ≤ 35% 0.99% 1.5 > 35% and ≤ 40% 3.05% 4. > 40% and ≤ 45% 1.60% 2.0 > 45% and ≤ 50% 3.77% 4. > 50% and ≤ 55% 3.04% 1. > 55% and ≤ 60% 7.05% 9. > 60% and ≤ 65% 5.22% 7. > 65% and ≤ 70% 15.66% 19. > 70% and ≤ 75% 18.02% 29. > 75% and ≤ 80% 37.12% 12. > 80% and ≤ 85% 0.00% 0.0 > 85% and ≤ 90% 0.00% 0.0 > 90% and ≤ 95% 0.00% 0.0 > 90% and ≤ 95% 0.00% 0.0 > 95% and ≤ 100% 0.00% 0.0 7 Cotal 100.00% 0.0 Mortgage Insurance \$% at Issue Feb Genworth 9.88% 13. QBE 3.78% 3.6	≤ 0%	0.00%	0.00%
> 30% and ≤ 35% 0.99% 1.5 > 35% and ≤ 40% 3.05% 4. > 40% and ≤ 45% 1.60% 2. > 45% and ≤ 50% 3.77% 4. > 50% and ≤ 55% 3.04% 1. > 55% and ≤ 60% 7.05% 9. > 60% and ≤ 55% 5.22% 7. > 65% and ≤ 70% 15.66% 19. > 70% and ≤ 75% 18.02% 29. > 75% and ≤ 80% 37.12% 12. > 80% and ≤ 85% 0.00% 0. > 85% and ≤ 90% 0.00% 0. > 90% and ≤ 95% 0.00% 0. > 90% and ≤ 95% 0.00% 0. > 95% and ≤ 100% 0.00% 0. > 95% and ≤ 100% 0.00% 0. Ottal 100.00% 0. Mortgage Insurance \$% at Issue Feb Genworth 9.88% 13. QBE 3.78% 3.			7.64%
> 35% and ≤ 40% 3.05% 4.2 > 40% and ≤ 45% 1.60% 2.0 > 45% and ≤ 50% 3.77% 4.3 > 50% and ≤ 55% 3.04% 1.8 > 55% and ≤ 60% 7.05% 9.1 > 60% and ≤ 65% 5.22% 7.3 > 65% and ≤ 70% 15.66% 19.4 > 70% and ≤ 75% 18.02% 29. > 75% and ≤ 80% 37.12% 12.5 > 80% and ≤ 85% 0.00% 0.0 > 80% and ≤ 95% 0.00% 0.0 > 90% and ≤ 95% 0.00% 0.0 > 90% and ≤ 95% 0.00% 0.0 > 90% and ≤ 95% 0.00% 0.0 > 95% and ≤ 100% 0.0 0.0 > 95% and ≤ 100% 0.0 0.0 Total 100.00% 0.0 Mortgage Insurance \$% at Issue Feb Genworth 9.88% 13.6 QBE 3.78% 3.6			0.51%
> 40% and ≤ 45% 1.60% 2.0 > 45% and ≤ 50% 3.77% 4.3 > 50% and ≤ 55% 3.04% 1.8 > 55% and ≤ 60% 7.05% 9. > 60% and ≤ 65% 5.22% 7. > 65% and ≤ 70% 15.66% 19.4 > 70% and ≤ 75% 18.02% 29. > 75% and ≤ 80% 37.12% 12.5 > 80% and ≤ 85% 0.00% 0.0 > 85% and ≤ 90% 0.00% 0.0 > 90% and ≤ 95% 0.00% 0.0 > 90% and ≤ 95% 0.00% 0.0 > 95% and ≤ 100% 0.00 0.0 Total 100.00% 0.0 Mortgage Insurance \$% at Issue Feb Genworth 9.88% 13.4 QBE 3.78% 3.6			1.93%
> 45% and ≤ 50% 3.77% 4.3 > 50% and ≤ 55% 3.04% 1.8 > 55% and ≤ 60% 7.05% 9.3 > 60% and ≤ 65% 5.22% 7.3 > 65% and ≤ 70% 15.66% 19.9 > 70% and ≤ 75% 18.02% 29.3 > 75% and ≤ 80% 37.12% 12.5 > 80% and ≤ 85% 0.00% 0.0 > 85% and ≤ 90% 0.00% 0.0 > 90% and ≤ 95% 0.00% 0.0 > 90% and ≤ 95% 0.00% 0.0 > 95% and ≤ 100% 0.00% 0.0 Total 100.00% 100.0 Mortgage Insurance \$% at Issue Feb Genworth 9.88% 13.0 QBE 3.78% 3.0			4.16%
> 50% and ≤ 55% 3.04% 1.8 > 55% and ≤ 60% 7.05% 9. > 60% and ≤ 65% 5.22% 7. > 65% and ≤ 70% 15.66% 19. > 70% and ≤ 75% 18.02% 29. > 75% and ≤ 80% 37.12% 12. > 80% and ≤ 85% 0.00% 0. > 90% and ≤ 95% 0.00% 0. > 90% and ≤ 95% 0.00% 0. > 95% and ≤ 100% 0.00% 0. Total 100.00% 100. Mortgage Insurance \$% at Issue Feb Genworth 9.88% 13. QBE 3.78% 3.			2.09%
> 55% and ≤ 60% 7.05% 9.5 > 60% and ≤ 65% 5.22% 7.3 > 65% and ≤ 70% 15.66% 19.4 > 70% and ≤ 75% 18.02% 29.3 > 75% and ≤ 80% 37.12% 12.3 > 80% and ≤ 85% 0.00% 0.0 > 85% and ≤ 90% 0.00% 0.0 > 90% and ≤ 95% 0.00% 0.0 > 95% and ≤ 100% 0.00% 0.0 70tal 100.00% 100.00 Mortgage Insurance \$% at Issue Feb Genworth 9.88% 13.6 QBE 3.78% 3.6			4.31% 1.89%
> 60% and ≤ 65% 5.22% 7.3 > 65% and ≤ 70% 15.66% 19.4 > 70% and ≤ 75% 18.02% 29.3 > 75% and ≤ 80% 37.12% 12.5 > 80% and ≤ 85% 0.00% 0.0 > 85% and ≤ 90% 0.00% 0.0 > 90% and ≤ 95% 0.00% 0.0 > 95% and ≤ 100% 0.00% 0.0 Total 100.00% 0.0 Mortgage Insurance \$% at Issue Feb Genworth 9.88% 13.6 QBE 3.78% 3.6			9.11%
> 65% and ≤ 70% 15.66% 19.4 > 70% and ≤ 75% 18.02% 29.3 > 75% and ≤ 80% 37.12% 12.5 > 80% and ≤ 85% 0.00% 0.0 > 85% and ≤ 90% 0.00% 0.0 > 90% and ≤ 95% 0.00% 0.0 > 95% and ≤ 100% 0.00% 0.0 Total 100.00% 0.0 Mortgage Insurance \$% at Issue Feb Genworth 9.88% 13.6 QBE 3.78% 3.6			7.10%
> 70% and ≤ 75% 18.02% 29.3 > 75% and ≤ 80% 37.12% 12.5 > 80% and ≤ 85% 0.00% 0.0 > 85% and ≤ 90% 0.00% 0.0 > 90% and ≤ 95% 0.00% 0.0 > 95% and ≤ 100% 0.00% 0.0 Total 100.00% 100.0 Mortgage Insurance Genworth \$% at Issue 9.88% 13.0 QBE 3.78% 3.0			19.46%
> 75% and ≤ 80% 37.12% 12.5 > 80% and ≤ 85% 0.00% 0.0 > 85% and ≤ 90% 0.00% 0.0 > 90% and ≤ 95% 0.00% 0.0 ≥ 95% and ≤ 100% 0.00% 0.0 Total 100.00% 100.0 Mortgage Insurance \$% at Issue Feb. Genworth 9.88% 13.0 QBE 3.78% 3.0			29.29%
> 85% and ≤ 90% 0.00% 0.0 > 90% and ≤ 95% 0.00% 0.0 > 95% and ≤ 100% 0.00% 0.0 Total 100.00% 100.00 Mortgage Insurance Genworth 9.88% 13.0 QBE 3.78% 3.0			12.51%
> 90% and ≤ 95% 0.00% 0.0 > 95% and ≤ 100% 0.00% 0.0 Total 100.00% 100.0 Mortgage Insurance Genworth \$% at Issue 9.88% 13.0 QBE 3.78% 3.0	> 80% and ≤ 85%	0.00%	0.00%
> 95% and ≤ 100% 0.0% 0.0 Total 100.00% 100.00 Mortgage Insurance \$% at Issue Feb Genworth 9.88% 13. QBE 3.78% 3.0			0.00%
Mortgage Insurance \$% at Issue Feb Genworth 9.88% 13.0 QBE 3.78% 3.0			0.00%
Mortgage Insurance \$% at Issue Feb Genworth 9.88% 13.0 QBE 3.78% 3.0			0.00% 100.00%
Genworth 9.88% 13.0 QBE 3.78% 3.0			
QBE 3.78% 3.0			<u>Feb - 23</u> 13.63%
			3.08%
			83.29%
			100.00%

		¢ % at lecue		Ech 22		
Seasoning Analysis > 0 mths and ≤ 3 mths	\$ % at Issue			<u>Feb - 23</u>		
> 3 mths and ≤ 6 mths	0.00% 0.00%			0.00% 0.00%		
> 6 mths and ≤ 9 mths	0.00%			0.00%		
> 9 mths and ≤ 12 mths	0.00%			0.00%		
> 12 mths and ≤ 15 mths	14.18%			0.00%		
> 15 mths and ≤ 18 mths	30.89%			0.00%		
> 18 mths and ≤ 21 mths		9.52%		0.00%		
> 21 mths and ≤ 24 mths		10.46%		0.00%		
> 24 mths and ≤ 36 mths		17.55%		0.00%		
> 36 mths and ≤ 48 mths		2.30%		47.99%		
> 48 mths and ≤ 60 mths		4.31%		25.69%		
> 60 mths and ≤ 72 mths		1.35%		11.45%		
> 72 mths and ≤ 84 mths		1.13%		1.28%		
> 84 mths and ≤ 96 mths > 96 mths and ≤ 108 mths		0.53%		1.78% 0.82%		
> 96 mths and ≤ 108 mths > 108 mths and ≤ 120 mths		0.00% 0.00%				
> 120 mths		7.77%		0.00% 10.99%		
Total		100.00%		100.00%		
Total		100.0070		100.0078		
Geographic Distribution		\$ % at Issue		<u>Feb - 23</u>		
ACT - Inner city		0.00%		0.00%		
ACT - Metro		1.07%		2.49%		
ACT - Non metro		0.00%		0.00%		
Total ACT		1.07%		2.49%		
New A		2 2 2 3 .				
NSW - Inner city		0.06%		0.00%		
NSW - Metro		36.62%		38.10%		
NSW - Non metro		8.60%		8.03%		
Total NSW		45.29%		46.13%		
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		12.80%		12.46%		
QLD - Non metro		5.84%		10.74%		
Total QLD		18.64%		23.20%		
SA - Inner city		0.00%		0.00%		
SA - Metro		1.55%		0.00%		
SA - Metro SA - Non metro		1.55% 0.43%		0.00% 1.06%		
SA - Metro		1.55%		0.00%		
SA - Metro SA - Non metro Total SA		1.55% 0.43% 1.98%		0.00% 1.06% 1.06%		
SA - Metro SA - Non metro Total SA TAS - Inner city		1.55% 0.43% 1.98% 0.00%		0.00% 1.06% 1.06% 0.00%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro		1.55% 0.43% 1.98% 0.00% 0.56%		0.00% 1.06% 1.06% 0.00% 0.00%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro		1.55% 0.43% 1.98% 0.00% 0.56% 0.00%		0.00% 1.06% 1.06% 0.00% 0.00% 0.00%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro		1.55% 0.43% 1.98% 0.00% 0.56%		0.00% 1.06% 1.06% 0.00% 0.00%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro		1.55% 0.43% 1.98% 0.00% 0.56% 0.00%		0.00% 1.06% 1.06% 0.00% 0.00% 0.00%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Mon metro Total TAS		1.55% 0.43% 1.98% 0.00% 0.56% 0.00% 0.56%		0.00% 1.06% 1.06% 0.00% 0.00% 0.00% 0.00%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro		1.55% 0.43% 1.98% 0.00% 0.56% 0.00% 0.56%		0.00% 1.06% 1.06% 0.00% 0.00% 0.00% 0.00%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro		1.55% 0.43% 1.98% 0.00% 0.56% 0.00% 0.56% 0.56%		0.00% 1.06% 1.06% 0.00% 0.00% 0.00% 1.40% 16.88%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC		1.55% 0.43% 1.98% 0.00% 0.56% 0.00% 0.56% 2.38% 2.05% 25.01%		0.00% 1.06% 1.06% 0.00% 0.00% 0.00% 1.40% 16.88% 1.92% 20.20%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city		1.55% 0.43% 1.98% 0.00% 0.56% 0.00% 0.56% 0.59% 22.38% 2.05% 25.01%		0.00% 1.06% 1.06% 0.00% 0.00% 0.00% 1.40% 16.88% 1.92% 20.20%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro		1.55% 0.43% 1.98% 0.00% 0.56% 0.00% 0.56% 0.59% 22.38% 2.05% 25.01% 0.00% 6.77%		0.00% 1.06% 1.06% 0.00% 0.00% 0.00% 1.40% 16.88% 1.92% 20.20%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro		1.55% 0.43% 1.98% 0.00% 0.56% 0.00% 0.56% 0.59% 22.38% 2.05% 25.01% 0.00% 6.77% 0.69%		0.00% 1.06% 1.06% 0.00% 0.00% 0.00% 1.40% 16.88% 1.92% 20.20% 0.00% 5.37% 1.56%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro		1.55% 0.43% 1.98% 0.00% 0.56% 0.00% 0.56% 0.59% 22.38% 2.05% 25.01% 0.00% 6.77%		0.00% 1.06% 1.06% 0.00% 0.00% 0.00% 1.40% 16.88% 1.92% 20.20%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total WA		1.55% 0.43% 1.98% 0.00% 0.56% 0.00% 0.56% 0.59% 22.38% 2.05% 25.01% 0.00% 6.77% 0.69% 7.46%		0.00% 1.06% 1.06% 1.06% 0.00% 0.00% 0.00% 1.40% 16.88% 1.92% 20.20% 0.00% 5.37% 1.56% 6.92%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - 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		1.55% 0.43% 1.98% 0.00% 0.56% 0.00% 0.56% 0.59% 22.38% 2.05% 25.01% 0.00% 6.77% 0.69% 7.46% 0.65%		0.00% 1.06% 1.06% 0.00% 0.00% 0.00% 0.00% 1.40% 16.88% 1.92% 20.20% 0.00% 5.37% 1.56% 6.92%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total WA		1.55% 0.43% 1.98% 0.00% 0.56% 0.00% 0.56% 0.59% 22.38% 2.05% 25.01% 0.00% 6.77% 0.69% 7.46%		0.00% 1.06% 1.06% 1.06% 0.00% 0.00% 0.00% 1.40% 16.88% 1.92% 20.20% 0.00% 5.37% 1.56% 6.92%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - 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 Total Metro		1.55% 0.43% 1.98% 0.00% 0.56% 0.00% 0.56% 0.59% 22.38% 2.05% 25.01% 0.00% 6.77% 0.69% 7.46% 0.65% 81.75%		0.00% 1.06% 1.06% 0.00% 0.00% 0.00% 0.00% 1.40% 16.88% 1.92% 20.20% 0.00% 5.37% 1.56% 6.92% 1.40% 75.29%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Non metro Total WA Total Inner City Total Metro Total Metro Total Non Metro Total Non Metro Total Non Metro		1.55% 0.43% 1.98% 0.00% 0.56% 0.00% 0.56% 0.59% 22.38% 2.05% 25.01% 0.00% 6.77% 0.69% 7.46% 0.65% 81.75% 17.60%		0.00% 1.06% 1.06% 1.06% 0.00% 0.00% 0.00% 0.00% 1.40% 16.88% 1.92% 20.20% 0.00% 5.37% 1.56% 6.92% 1.40% 75.29% 23.31% 100.00%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Non metro Total WA Total Inner City Total Metro Total Non Metro	31-60	1.55% 0.43% 1.98% 0.00% 0.56% 0.00% 0.56% 0.09% 22.38% 2.05% 25.01% 0.00% 6.77% 0.69% 7.46% 0.65% 81.75% 17.60% 100.00%	<u>90+</u>	0.00% 1.06% 1.06% 1.06% 0.00% 0.00% 0.00% 1.40% 16.88% 1.92% 20.20% 0.00% 5.37% 1.56% 6.92% 1.40% 75.29% 23.31% 100.00%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Non metro Total WA Total Inner City Total Metro Total Metro Total Non Metro Total Non Metro ARREARS \$ % (scheduled balance basis) Mar-22	0.75%	1.55% 0.43% 1.98% 0.00% 0.56% 0.00% 0.56% 0.09% 22.38% 2.05% 25.01% 0.00% 6.77% 0.69% 7.46% 0.65% 81.75% 17.60% 100.00%	0.00%	0.00% 1.06% 1.06% 1.06% 0.00% 0.00% 0.00% 1.40% 16.88% 1.92% 20.20% 0.00% 5.37% 1.56% 6.92% 1.40% 75.29% 23.31% 100.00%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Non metro Total WA Total Inner City Total Metro Total Metro Total Non Metro Total ARREARS \$ % (scheduled balance basis) Mar-22 Apr-22	0.75% 0.00%	1.55% 0.43% 1.98% 0.00% 0.56% 0.00% 0.56% 0.00% 2.38% 2.05% 25.01% 0.00% 6.77% 0.69% 7.46% 0.65% 81.75% 17.60% 100.00% 61-90 0.00% 0.00%	0.00% 0.00%	0.00% 1.06% 1.06% 1.06% 0.00% 0.00% 0.00% 1.40% 16.88% 1.92% 20.20% 0.00% 5.37% 1.56% 6.92% 1.40% 75.29% 23.31% 100.00%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Non metro Total WA Total Inner City Total Metro Total Metro Total Non Metro Total Mar-22 Apr-22 May-22 May-22	0.75% 0.00% 0.00%	1.55% 0.43% 1.98% 0.00% 0.56% 0.00% 0.56% 0.59% 22.38% 2.05% 25.01% 0.00% 6.77% 0.69% 7.46% 0.65% 81.75% 17.60% 100.00% 61-90 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 1.06% 1.06% 1.06% 0.00% 0.00% 0.00% 1.40% 16.88% 1.92% 20.20% 0.00% 5.37% 1.56% 6.92% 1.40% 75.29% 23.31% 100.00% Total 0.75% 0.00% 0.00%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Non metro Total WA Total Inner City Total Metro Total Metro ARREARS \$ % (scheduled balance basis) Mar-22 Apr-22 May-22 Jun-22	0.75% 0.00% 0.00% 0.00%	1.55% 0.43% 1.98% 0.00% 0.56% 0.00% 0.56% 0.00% 0.56% 22.38% 2.05% 25.01% 0.00% 6.77% 0.69% 7.46% 0.65% 81.75% 17.60% 100.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.00% 1.06% 1.06% 1.06% 0.00% 0.00% 0.00% 0.00% 1.40% 16.88% 1.92% 20.20% 0.00% 5.37% 1.56% 6.92% 1.40% 75.29% 23.31% 100.00% Total 0.75% 0.00% 0.00% 0.00%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Non metro Total WA Total Inner City Total Metro Total Non Metro Total Non Metro Total ARREARS \$ % (scheduled balance basis) Mar-22 Apr-22 May-22 Jun-22 Jul-22 Jul-22	0.75% 0.00% 0.00% 0.00% 0.00%	1.55% 0.43% 1.98% 0.00% 0.56% 0.00% 0.56% 0.09% 22.38% 2.05% 25.01% 0.00% 6.77% 0.69% 7.46% 0.65% 81.75% 17.60% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 1.06% 1.06% 1.06% 0.00% 0.00% 0.00% 1.40% 16.88% 1.92% 20.20% 0.00% 5.37% 1.56% 6.92% 1.40% 75.29% 23.31% 100.00% Total 0.75% 0.00% 0.00% 0.00% 0.00%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Non metro Total WA Total Inner City Total Metro Total Non Metro Total Non Metro ARREARS \$ % (scheduled balance basis) Mar-22 Apr-22 Jun-22 Jun-22 Jul-22 Aug-22	0.75% 0.00% 0.00% 0.00% 0.00% 0.00%	1.55% 0.43% 1.98% 0.00% 0.56% 0.00% 0.56% 0.59% 22.38% 2.05% 25.01% 0.00% 6.77% 0.69% 7.46% 0.65% 81.75% 17.60% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 1.06% 1.06% 1.06% 0.00% 0.00% 0.00% 1.40% 16.88% 1.92% 20.20% 0.00% 5.37% 1.56% 6.92% 1.40% 75.29% 23.31% 100.00% Total 0.75% 0.00% 0.00% 0.00% 0.00% 0.00%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Non metro Total WA Total Inner City Total Metro Total Mon Metro Total ARREARS \$ % (scheduled balance basis) Mar-22 Apr-22 May-22 Jun-22 Jul-22 Jul-22 Aug-22 Sep-22	0.75% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	1.55% 0.43% 1.98% 0.00% 0.56% 0.00% 0.56% 0.09% 22.38% 2.05% 25.01% 0.00% 6.77% 0.69% 7.46% 0.65% 81.75% 17.60% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 1.06% 1.06% 1.06% 0.00% 0.00% 0.00% 1.40% 16.88% 1.92% 20.20% 0.00% 5.37% 1.56% 6.92% 1.40% 75.29% 23.31% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Non metro Total WA Total Inner City Total Metro Total Non Metro Total Non Metro ARREARS \$ % (scheduled balance basis) Mar-22 Apr-22 Jul-22 Jul-22 Jul-22 Jul-22 Aug-22 Sep-22 Oct-22	0.75% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	1.55% 0.43% 1.98% 0.00% 0.56% 0.00% 0.56% 0.59% 22.38% 2.05% 25.01% 0.00% 6.77% 0.69% 7.46% 0.65% 81.75% 17.60% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 1.06% 1.06% 1.06% 0.00% 0.00% 0.00% 0.00% 1.40% 16.88% 1.92% 20.20% 0.00% 5.37% 1.56% 6.92% 1.40% 75.29% 23.31% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Non metro Total WA Total Inner City Total Metro Total Metro Total Metro Total Metro Total Metro Total Metro Total Non Metro Total ARREARS \$ % (scheduled balance basis) Mar-22 Apr-22 Jun-22 Jun-22 Jul-22 Jul-22 Sep-22 Cot-22 Nov-22	0.75% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	1.55% 0.43% 1.98% 0.00% 0.56% 0.00% 0.56% 0.00% 0.56% 22.38% 2.05% 25.01% 0.00% 6.77% 0.69% 7.46% 0.65% 81.75% 17.60% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 1.06% 1.06% 1.06% 0.00% 0.00% 0.00% 0.00% 1.40% 16.88% 1.92% 20.20% 0.00% 5.37% 1.56% 6.92% 1.40% 75.29% 23.31% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Non metro Total WA Total Inner City Total Metro Total Non Metro Total Non Metro ARREARS \$ % (scheduled balance basis) Mar-22 Apr-22 Jul-22 Jul-22 Jul-22 Jul-22 Aug-22 Sep-22 Oct-22	0.75% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	1.55% 0.43% 1.98% 0.00% 0.56% 0.00% 0.56% 0.59% 22.38% 2.05% 25.01% 0.00% 6.77% 0.69% 7.46% 0.65% 81.75% 17.60% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 1.06% 1.06% 1.06% 0.00% 0.00% 0.00% 0.00% 1.40% 16.88% 1.92% 20.20% 0.00% 5.37% 1.56% 6.92% 1.40% 75.29% 23.31% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%		
SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Non metro Total WA Total Inner City Total Metro Total Non Metro Total Non Metro Total ARREARS \$ % (scheduled balance basis) Mar-22 Apr-22 May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22	0.75% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	1.55% 0.43% 1.98% 0.00% 0.56% 0.00% 0.56% 0.09% 22.38% 2.05% 25.01% 0.00% 6.77% 0.69% 7.46% 0.65% 81.75% 17.60% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 1.06% 1.06% 1.06% 0.00% 0.00% 0.00% 1.40% 16.88% 1.92% 20.20% 0.00% 5.37% 1.56% 6.92% 1.40% 75.29% 23.31% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%		

MORTGAGE SAFETY NET (Inclusive COV-19)	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				
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		-		
PRINCIPAL LOSS	Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss
2020			-	-
2021		-	-	-
2022			-	-
Total			-	