PROGRESS 2008-1R 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 Saturday, 31 October 2020 Tuesday, 23 November 2049 The 23rd 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.

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:

5.40%

COLLATERAL INFORMATION	<u>At Issue</u>	<u> Apr - 24</u>
Total pool size:	\$235,917,690.46	\$207,046,862.83
Total Number Of Loans (UnConsolidated):	825	681
Total number of loans (consolidating split loans):	510	480
Average loan Size:	\$462,583.71	\$431,347.63
Maximum loan size:	\$2,035,121.00	\$1,921,654.86
Total property value:	\$385,929,243.90	\$357,745,784.72
Number of Properties:	570	513
Average property value:	\$677,068.85	\$697,360.20
Average current LVR:	64.04%	59.75%
Average Term to Maturity (months):	283.83	243.47
Maximum Remaining Term to Maturity (months):	353.65	339.42
Weighted Average Seasoning (months):	55.07	90.67
Weighted Average Current LVR:	67.64%	67.17%
Weighted Average Term to Maturity (months):	299.32	266.06
% of pool with loans > \$500,000:	56.47%	57.67%
% of pool (amount) LoDoc Loans:	0.42%	1.27%
Maximum Current LVR:	91.88%	118.50%
% Fixed Rate Loans(Value):	16.71%	10.69%
% Interest Only loans (Value):	12.39%	10.90%
Weighted Average Coupon:	3.33%	6.46%
Investment Loans:	25.12%	32.55%
Weighted Average Fixed Rate:		3.02%
Weighted Average Variable Rate:		6.88%
Outstanding Balance Distribution	<u>\$ % at Issue</u>	<u>Apr - 24</u>
≤ \$0	-0.01%	-0.01%
> \$0 and ≤ \$100,000	0.21%	0.81%
> \$100,000 and ≤ \$150,000	1.10%	1.62%
> \$150,000 and ≤ \$200,000	1.99%	2.95%
> \$200,000 and ≤ \$250,000	4.30%	5.17%
> \$250,000 and ≤ \$300,000	4.88%	4.70%
> \$300,000 and ≤ \$350,000	9.38%	6.88%
> \$350,000 and ≤ \$400,000	6.50%	7.34%
> \$400,000 and ≤ \$450,000	8.11%	5.96%
> \$450,000 and ≤ \$500,000	7.07%	6.92%
> \$500,000 and ≤ \$550,000	5.10%	7.05%
> \$550,000 and ≤ \$600,000	5.12%	4.42%
> \$600,000 and ≤ \$650,000	5.81%	6.93%
> \$650,000 and ≤ \$700,000	3.16%	4.60%
> \$700,000 and ≤ \$750,000	3.98%	3.86%
> \$750,000 and ≤ \$800,000	3.25%	2.97%
> \$800,000 and ≤ \$850,000	4.52% 3.35%	2.02% 2.12%
> \$850,000 and ≤ \$900,000		
> \$900,000 and ≤ \$950,000 > \$950,000 and ≤ \$1,000,000	2.36% 1.66%	4.46% 0.94%
> $$1,000,000 \text{ and } \leq $1,000,000$ > $$1,000,000 \text{ and } \leq $1,050,000$	1.00%	0.94%
$>$ \$1,000,000 and \leq \$1,000,000 > \$1,050,000 and \leq \$1,100,000	1.73%	0.00%
$>$ \$1,000,000 and \leq \$1,100,000 > \$1,100,000 and \leq \$1,150,000	2.40%	2.74%
$>$ \$1,150,000 and \leq \$1,200,000	0.98%	0.56%
$>$ \$1,200,000 and \leq \$1,250,000	2.08%	0.50%
$>$ \$1,250,000 and \leq \$1,300,000	0.54%	1.24%
$>$ \$1,200,000 and \leq \$1,400,000	1.70%	1.24%
$>$ \$1,300,000 and \leq \$1,500,000 > \$1,400,000 and \leq \$1,500,000	2.44%	2.76%
$>$ \$1,500,000 and \leq \$1,750,000	2.75%	4.52%
$>$ \$1,750,000 and \leq \$2,000,000	0.00%	3.54%
> \$2,000,000	1.72%	0.00%
Total	100.00%	100.00%
	_0010070	20010070

Outstanding Balance LVR Distribution < 0% + 0%		
	<u>\$ % at Issue</u>	<u>Apr - 24</u>
	-0.01%	-0.01%
> 0% and < 25%	1.41%	2.40%
> 25% and ≤ 30%	0.66%	1.64%
> 30% and ≤ 35%	0.98%	0.68%
> 35% and ≤ 40%	2.17%	2.76%
> 40% and ≤ 45%	2.83%	3.70%
> 45% and ≤ 50%	4.18%	6.08%
> 50% and ≤ 55%	5.33%	4.50%
> 55% and ≤ 60%	5.52%	6.21%
> 60% and ≤ 65%	7.32%	8.76%
> 65% and ≤ 70%	12.90%	8.40%
> 70% and ≤ 75%	19.90%	14.92%
> 75% and ≤ 80%		
	26.26%	17.09%
> 80% and ≤ 85%	9.00%	14.79%
> 85% and ≤ 90%	1.18%	5.88%
> 90% and ≤ 95%	0.38%	1.75%
> 95% and ≤ 100%	0.00%	0.29%
> 100%		0.14%
Total	100.00%	100.00%
Mortgage Insurance	\$ % at Issue	<u>Apr - 24</u>
Genworth	23.48%	39.57%
QBE	2.37%	4.46%
Insurable	74.14%	55.97%
Total	100.00%	100.00%
Seasoning Analysis	\$ % at Issue	<u>Apr - 24</u>
> 0 mths and \leq 3 mths	0.66%	0.00%
> 3 mths and ≤ 6 mths	0.05%	0.00%
> 6 mths and ≤ 9 mths	0.68%	0.00%
> 9 mths and \leq 12 mths	2.21%	0.00%
> 12 mths and \leq 15 mths	9.14%	0.02%
> 15 mths and \leq 18 mths	10.00%	0.06%
> 18 mths and \leq 21 mths	5.18%	0.03%
> 21 mths and \leq 24 mths	5.78%	0.96%
> 24 mths and \leq 36 mths	12.20%	2.26%
> 36 mths and \leq 48 mths	11.46%	3.05%
> 48 mths and \leq 60 mths	8.23%	22.70%
> 60 mths and \leq 72 mths	7.56%	17.84%
> 72 mths and \leq 84 mths	5.59%	8.51%
> 84 mths and \leq 96 mths	5.54%	10.78%
> 96 mths and \leq 108 mths	2.78%	6.45%
> 108 mths and \leq 120 mths	2.39%	6.01%
> 120 mths	10.55%	21.34%
Total	100.00%	100.00%
	A 44	
Geographic Distribution	\$ % at Issue	<u>Apr - 24</u>
	0.18%	0.79%
NSW - Inner City		
NSW - Inner City NSW - Metro	38.33%	42.65%
	38.33% 10.14%	
NSW - Metro		42.65%
NSW - Metro NSW - Non Metro	10.14%	42.65% 2.68%
NSW - Metro NSW - Non Metro	10.14%	42.65% 2.68%
NSW - Metro NSW - Non Metro Total NSW	10.14% 48.65%	42.65% 2.68% 46.11%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City	10.14% 48.65% 0.00%	42.65% 2.68% 46.11% 0.00%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro	10.14% 48.65% 0.00% 1.06% 0.00%	42.65% 2.68% 46.11% 0.00% 0.67% 0.00%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro	10.14% 48.65% 0.00% 1.06%	42.65% 2.68% 46.11% 0.00% 0.67%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro	10.14% 48.65% 0.00% 1.06% 0.00%	42.65% 2.68% 46.11% 0.00% 0.67% 0.00%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT	10.14% 48.65% 0.00% 1.06% 0.00% 1.06%	42.65% 2.68% 46.11% 0.00% 0.67% 0.00% 0.67%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City	10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17% 14.86%	42.65% 2.68% 46.11% 0.00% 0.67% 0.00% 0.67% 0.75% 17.67%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City VIC - Non Metro	10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17% 14.86% 1.51%	42.65% 2.68% 46.11% 0.00% 0.67% 0.00% 0.67% 0.75% 17.67% 0.80%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City	10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17% 14.86%	42.65% 2.68% 46.11% 0.00% 0.67% 0.00% 0.67% 0.75% 17.67%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Metro VIC - Non Metro Total VIC	10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53%	42.65% 2.68% 46.11% 0.00% 0.67% 0.06% 0.75% 17.67% 0.80% 19.22%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City VIC - Metro VIC - Non Metro Total VIC TAS - Inner City	10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53% 0.00%	42.65% 2.68% 46.11% 0.00% 0.67% 0.06% 0.75% 17.67% 0.80% 19.22% 0.00%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City VIC - Metro VIC - Non Metro Total VIC TAS - Inner City TAS - Inner City	10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53% 0.00% 1.33%	42.65% 2.68% 46.11% 0.00% 0.67% 0.00% 0.67% 0.75% 17.67% 0.80% 19.22% 0.00% 0.03%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Metro VIC - Metro Total VIC TAS - Inner City TAS - Inner City TAS - Non Metro	10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53% 0.00% 1.33% 0.14%	42.65% 2.68% 46.11% 0.00% 0.67% 0.00% 0.67% 17.67% 0.80% 19.22% 0.00% 0.03% 0.12%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City VIC - Metro VIC - Non Metro Total VIC TAS - Inner City TAS - Inner City	10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53% 0.00% 1.33%	42.65% 2.68% 46.11% 0.00% 0.67% 0.00% 0.67% 0.75% 17.67% 0.80% 19.22% 0.00% 0.03%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City VIC - Non Metro Total VIC TAS - Inner City TAS - Non Metro TAS - Non Metro TAS - Non Metro Total TAS	10.14% 48.65% 0.00% 1.06% 0.10% 0.17% 14.86% 1.51% 16.53% 0.00% 1.33% 0.14% 1.47%	42.65% 2.68% 46.11% 0.00% 0.67% 0.75% 17.67% 0.80% 19.22% 0.00% 0.03% 0.12% 0.15%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City VIC - Metro VIC - Non Metro Total VIC TAS - Inner City TAS - Non Metro TAS - Inner City	10.14% 48.65% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53% 0.00% 1.33% 0.14% 1.47% 0.00%	42.65% 2.68% 46.11% 0.00% 0.67% 0.00% 0.75% 17.67% 0.80% 19.22% 0.00% 0.03% 0.12% 0.15%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Metro VIC - Metro VIC - Metro Total VIC TAS - Inner City TAS - Inner City TAS - Non Metro TAS - Non Metro TAS - Non Metro TAS - Non Metro TAS - Non Metro Total TAS	10.14% 48.65% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53% 0.00% 1.33% 0.14% 1.47% 0.00% 8.91%	42.65% 2.68% 46.11% 0.00% 0.67% 0.00% 0.75% 0.75% 0.80% 19.22% 0.00% 0.12% 0.15%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City VIC - Non Metro Total VIC TAS - Inner City TAS - Metro Total TAS QLD - Inner City QLD - Inner City QLD - Non Metro	10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53% 0.00% 1.33% 0.14% 1.47% 0.00% 8.91% 6.09%	42.65% 2.68% 46.11% 0.00% 0.67% 0.00% 0.75% 17.67% 19.22% 0.00% 0.03% 0.12% 0.15% 0.00% 12.28% 2.44%
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NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Metro VIC - Metro VIC - Metro Total VIC TAS - Inner City TAS - Inner City TAS - Metro TAS - Non Metro Total TAS QLD - Inner City QLD - Inner City QLD - Non Metro Total QLD	10.14% 48.65% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53% 0.00% 1.33% 0.14% 1.47% 0.00% 8.91% 6.09% 14.99%	42.65% 2.68% 46.11% 0.00% 0.67% 0.75% 17.67% 0.80% 19.22% 0.00% 0.03% 0.12% 0.15% 0.00% 12.28% 2.44% 14.72%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Metro VIC - Metro VIC - Metro Total VIC TAS - Inner City TAS - Inner City TAS - Non Metro TAS - Non Metro Total TAS QLD - Inner City QLD - Inner City QLD - Non Metro Total QLD	10.14% 48.65% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53% 0.00% 1.33% 0.14% 1.47% 0.00% 8.91% 6.09% 14.99% 0.00%	42.65% 2.68% 46.11% 0.00% 0.67% 0.00% 0.67% 17.67% 0.80% 19.22% 0.00% 0.12% 0.15% 0.00% 12.28% 2.44% 14.72%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Metro VIC - Non Metro Total VIC TAS - Inner City TAS - Metro TAS - Metro TAS - Non Metro Total TAS QLD - Inner City QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Inner City	10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53% 0.00% 1.33% 0.14% 1.47% 0.00% 8.91% 6.09% 14.99% 0.00% 12.76%	42.65% 2.68% 46.11% 0.00% 0.67% 0.00% 0.75% 17.67% 0.80% 19.22% 0.00% 0.12% 0.15% 0.12% 0.15% 0.00% 12.28% 2.44% 14.72%
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NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Metro VIC - Non Metro Total VIC TAS - Inner City TAS - Metro TAS - Metro TAS - Non Metro Total TAS QLD - Inner City QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Inner City	10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53% 0.00% 1.33% 0.14% 1.47% 0.00% 8.91% 6.09% 14.99% 0.00% 12.76%	42.65% 2.68% 46.11% 0.00% 0.67% 0.75% 17.67% 0.80% 19.22% 0.00% 0.12% 0.15% 0.12% 0.15% 0.00% 12.28% 2.44% 14.72%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Metro VIC - Metro VIC - Metro Total VIC TAS - Inner City TAS - Inner City TAS - Non Metro Total TAS QLD - Inner City QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Non Metro Total WA	10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53% 0.00% 1.33% 0.14% 1.47% 0.00% 8.91% 6.09% 14.99% 0.00% 12.76% 0.56% 13.32%	42.65% 2.68% 46.11% 0.00% 0.67% 0.00% 0.67% 17.67% 0.80% 19.22% 0.00% 0.12% 0.15% 0.00% 12.28% 2.44% 14.72% 0.63% 14.04% 0.79% 15.46%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Metro VIC - Metro VIC - Metro Total VIC TAS - Inner City QLD - Inner City QLD - Inner City QLD - Inner City QLD - Metro QLD - Non Metro Total QLD WA - Inner City WA - Metro WA - Non Metro Total WA SA - Inner City	10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53% 0.00% 1.33% 0.14% 1.47% 0.00% 8.91% 6.09% 14.99% 0.00% 12.76% 0.56% 13.32% 0.00%	42.65% 2.68% 46.11% 0.00% 0.67% 0.00% 0.75% 17.67% 0.80% 19.22% 0.00% 0.12% 0.15% 0.00% 12.28% 2.44% 14.72% 0.63% 14.04% 0.79% 15.46%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Metro VIC - Metro VIC - Metro Total VIC TAS - Inner City TAS - Inner City TAS - Non Metro Total TAS QLD - Inner City QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Non Metro Total WA	10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53% 0.00% 1.33% 0.14% 1.47% 0.00% 8.91% 6.09% 14.99% 0.00% 12.76% 0.56% 13.32%	42.65% 2.68% 46.11% 0.00% 0.67% 0.00% 0.75% 0.80% 19.22% 0.00% 0.33% 0.12% 0.03% 0.12% 0.15% 0.00% 12.28% 2.44% 14.72% 0.63% 14.04% 0.79% 15.46%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Metro VIC - Metro VIC - Metro Total VIC TAS - Inner City QLD - Inner City QLD - Inner City QLD - Inner City QLD - Metro QLD - Non Metro Total QLD WA - Inner City WA - Metro WA - Non Metro Total WA SA - Inner City	10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53% 0.00% 1.33% 0.14% 1.47% 0.00% 8.91% 6.09% 14.99% 0.00% 12.76% 0.56% 13.32% 0.00%	42.65% 2.68% 46.11% 0.00% 0.67% 0.00% 0.75% 17.67% 0.80% 19.22% 0.00% 0.12% 0.15% 0.00% 12.28% 2.44% 14.72% 0.63% 14.04% 0.79% 15.46%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Non Metro Total VIC TAS - Inner City TAS - Inner City QLD - Inner City QLD - Inner City QLD - Metro QLD - Non Metro Total QLD WA - Inner City WA - Inner City WA - Non Metro Total QLD WA - Inner City WA - Non Metro Total WA	10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53% 0.00% 1.33% 0.14% 1.47% 0.00% 8.91% 6.09% 14.99% 0.00% 12.76% 0.56% 13.32%	42.65% 2.68% 46.11% 0.00% 0.67% 0.00% 0.67% 17.67% 17.67% 19.22% 0.00% 0.22% 0.00% 12.28% 2.44% 14.72% 0.63% 14.04% 0.79% 15.46%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Metro VIC - Non Metro Total VIC TAS - Inner City TAS - Metro TAS - Non Metro TAS - Non Metro Total TAS QLD - Inner City QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Inner City WA - Metro Total WA SA - Inner City SA - Inner City SA - Metro	10.14% 48.65% 0.00% 1.06% 0.10% 0.17% 14.86% 1.51% 16.53% 0.00% 1.33% 0.14% 1.47% 0.00% 8.91% 6.09% 14.99% 14.99% 0.00% 12.76% 0.56% 13.32% 0.00% 3.16% 0.73%	42.65% 2.68% 46.11% 0.00% 0.67% 0.75% 0.75% 0.80% 19.22% 0.00% 0.33% 0.12% 0.00% 12.28% 2.44% 14.72% 0.63% 14.04% 15.46% 0.32% 2.84% 0.32%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Non Metro Total VIC TAS - Inner City QLD - Inner City QLD - Inner City QLD - Metro QLD - Metro Total TAS WA - Inner City WA - Inner City WA - Metro WA - Non Metro Total WA SA - Inner City SA - Non Metro Total SA	10.14% 48.65% 0.00% 1.06% 0.10% 0.17% 14.86% 1.51% 16.53% 0.00% 1.33% 0.14% 1.47% 0.00% 8.91% 6.09% 14.99% 14.99% 0.00% 12.76% 0.56% 13.32% 0.00% 3.16% 0.73%	42.65% 2.68% 46.11% 0.00% 0.67% 0.75% 0.75% 0.80% 19.22% 0.00% 0.33% 0.12% 0.00% 12.28% 2.44% 14.72% 0.63% 14.04% 15.46% 0.32% 2.84% 0.32%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Non Metro Total VIC TAS - Inner City TAS - Non Metro Total TAS QLD - Inner City QLD - Inner City QLD - Metro QLD - Non Metro Total QLD WA - Inner City WA - Non Metro Total WA SA - Inner City SA - Inner City	10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53% 0.00% 1.33% 0.14% 1.47% 0.00% 8.91% 6.09% 14.99% 0.00% 12.76% 0.56% 13.32% 0.00% 3.16% 0.73% 3.89% 0.00%	42.65% 2.68% 46.11% 0.00% 0.67% 0.00% 0.75% 17.67% 0.80% 19.22% 0.00% 0.03% 0.12% 0.12% 0.15% 0.00%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Metro VIC - Non Metro Total VIC TAS - Inner City TAS - Metro TAS - Non Metro Total TAS QLD - Inner City QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Metro Total QLD SA - Inner City SA - Inner City SA - Inner City SA - Non Metro Total SA NT - Inner City NT - Inner City NT - Inner City	10.14% 48.65% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53% 0.00% 1.33% 0.14% 1.47% 0.00% 8.91% 6.09% 14.99% 0.00% 12.76% 0.56% 13.32% 0.00% 3.16% 0.73% 3.89%	42.65% 2.68% 46.11% 0.00% 0.67% 0.75% 0.75% 0.80% 19.22% 0.00% 0.33% 0.12% 0.00% 12.28% 2.44% 14.72% 0.63% 14.04% 15.46% 0.32% 2.84% 0.32% 2.84% 0.34% 3.50%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Metro VIC - Metro TAS - Inner City TAS - Inner City QLD - Inner City QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Non Metro Total WA SA - Inner City SA - Metro Total SA NT - Inner City NT - Metro NT - Non Metro	10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53% 0.00% 1.33% 0.14% 1.47% 0.00% 8.91% 6.09% 14.99% 0.00% 12.76% 0.56% 13.32% 0.00% 3.16% 0.73% 3.89%	42.65% 2.68% 46.11% 0.00% 0.67% 0.00% 0.67% 0.75% 0.80% 19.22% 0.00% 0.33% 0.12% 0.00% 12.28% 2.44% 14.72% 0.63% 14.04% 0.79% 0.546% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Metro VIC - Non Metro Total VIC TAS - Inner City TAS - Metro TAS - Non Metro Total TAS QLD - Inner City QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Metro Total QLD SA - Inner City SA - Inner City SA - Inner City SA - Non Metro Total SA NT - Inner City NT - Inner City NT - Inner City	10.14% 48.65% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53% 0.00% 1.33% 0.14% 1.47% 0.00% 8.91% 6.09% 14.99% 0.00% 12.76% 0.56% 13.32% 0.00% 3.16% 0.73% 3.89%	42.65% 2.68% 46.11% 0.00% 0.67% 0.75% 0.75% 0.80% 19.22% 0.00% 0.33% 0.12% 0.00% 12.28% 2.44% 14.72% 0.63% 14.04% 15.46% 0.32% 2.84% 0.32% 2.84% 0.34% 3.50%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Metro VIC - Non Metro Total VIC TAS - Inner City TAS - Non Metro Total TAS QLD - Inner City QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Metro WA - Non Metro Total WA SA - Inner City SA - Metro SA - Non Metro Total SA NT - Inner City NT - Inner City NT - Metro NT - Non Metro Total SA	10.14% 48.65% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53% 0.00% 1.33% 0.14% 1.47% 0.00% 8.91% 6.09% 14.99% 0.00% 12.76% 0.56% 13.32% 0.00% 3.16% 0.73% 3.89% 0.00% 0.00% 0.00% 0.00%	42.65% 2.68% 46.11% 0.00% 0.67% 0.00% 0.67% 17.67% 17.67% 0.80% 19.22% 0.00% 0.12% 0.12% 0.12% 0.12% 0.12% 0.15% 0.22% 2.44% 14.72% 0.63% 14.04% 0.79% 15.46% 0.32% 2.84% 0.32% 2.84% 0.32% 2.84% 0.32% 2.84% 0.34% 3.50%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City VIC - Non Metro Total VIC TAS - Inner City TAS - Non Metro Total TAS QLD - Inner City QLD - Metro QLD - Metro Total QLD WA - Inner City WA - Non Metro Total QLD WA - Inner City SA - Metro SA - Inner City SA - Inner City SA - Inner City SA - Inner City NT - Metro NT - Non Metro Total INT	10.14% 48.65% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53% 0.00% 1.33% 0.14% 1.47% 0.00% 8.91% 6.09% 14.99% 0.00% 12.76% 0.56% 13.32% 0.00% 0.56% 13.32% 0.00%	42.65% 2.68% 46.11% 0.00% 0.67% 0.00% 0.67% 0.75% 0.80% 19.22% 0.00% 0.33% 0.12% 0.00% 12.28% 2.44% 14.72% 0.63% 14.04% 0.79% 15.46% 0.32% 2.84% 0.32% 0.83% 0.00% 0.18% 0.00%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro Total ACT VIC - Inner City VIC - Inner City VIC - Non Metro Total VIC TAS - Inner City TAS - Metro TAS - Non Metro Total TAS QLD - Inner City QLD - Metro QLD - Metro Total QLD WA - Inner City WA - Metro WA - Non Metro Total WA SA - Inner City SA - Metro SA - Non Metro Total SA NT - Inner City NT - Metro NT - Non Metro Total NT	10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53% 0.00% 1.33% 0.14% 1.47% 0.00% 8.91% 6.09% 14.99% 0.00% 12.76% 0.56% 13.32% 0.00% 3.16% 0.73% 3.89% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	42.65% 2.68% 46.11% 0.00% 0.67% 0.00% 0.67% 17.67% 0.80% 19.22% 0.00% 0.32% 0.00% 12.28% 2.44% 14.72% 0.63% 14.04% 0.79% 15.46% 0.32% 0.32% 0.32% 0.32% 0.32% 0.34% 0.34% 0.34% 0.50%
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro Total ACT VIC - Inner City VIC - Inner City VIC - Non Metro Total VIC TAS - Inner City QLD - Inner City QLD - Inner City QLD - Metro Total TAS QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Metro WA - Non Metro Total QLD WA - Inner City SA - Inner City SA - Inner City SA - Metro SA - Non Metro Total SA NT - Inner City NT - Inner City Total Inner City	10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53% 0.00% 1.33% 0.14% 1.47% 0.00% 8.91% 6.09% 14.99% 0.00% 13.32% 0.00% 13.32% 0.00% 3.16% 0.55% 13.32% 0.00% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.00% 0.00% 0.00% 0.55% 0.55% 0.00% 0.00% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.00% 0.00% 0.00% 0.55% 0.55% 0.00% 0.00% 0.00% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.55% 0.55% 0.55% 0.55% 0.55% 0.00% 0	42.65% 2.68% 46.11% 0.00% 0.67% 0.00% 0.67% 17.67% 17.67% 19.22% 0.00% 0.38% 0.12% 0.00% 12.28% 2.44% 14.72% 0.63% 14.04% 0.79% 15.46% 0.32% 2.84% 0.32% 2.84% 0.32% 2.84% 0.32% 2.84% 0.32% 2.84% 0.32% 2.84% 0.32% 2.84% 0.32% 2.84% 0.32% 2.84% 0.32% 2.84% 0.32% 2.84% 0.32% 2.84% 0.32%0.45% 0.32% 0.32% 0.32%0.45% 0.32% 0.32%0.45% 0.32% 0.32%0.45% 0.32% 0.32%0.45% 0.32% 0.32%0.45% 0.32% 0.32%0.45% 0.32% 0.32%0.45% 0.32% 0.32%0.45% 0.32% 0.32%0.35% 0.35% 0.35% 0.35% 0.35% 0.35%0.35% 0.35% 0.35% 0.35% 0.35%0.35% 0.35% 0.35% 0.35% 0.35%0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35%0.35% 0.35% 0.35% 0.35% 0.35% 0.35%0.35% 0.35% 0.35% 0.35%0.35% 0.35% 0.35% 0.35%0.35% 0.35% 0.35% 0.35%0.35% 0.35% 0.35% 0.35%0.35% 0.35% 0.35%0.35% 0.35% 0.35%0.35% 0.35% 0.3
NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro Total ACT VIC - Inner City VIC - Inner City VIC - Non Metro Total VIC TAS - Inner City TAS - Metro TAS - Non Metro Total TAS QLD - Inner City QLD - Metro QLD - Metro Total QLD WA - Inner City WA - Metro WA - Non Metro Total WA SA - Inner City SA - Metro SA - Non Metro Total SA NT - Inner City NT - Metro NT - Non Metro Total NT	10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53% 0.00% 1.33% 0.14% 1.47% 0.00% 8.91% 6.09% 14.99% 0.00% 12.76% 0.56% 13.32% 0.00% 3.16% 0.73% 3.89% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	42.65% 2.68% 46.11% 0.00% 0.67% 0.00% 0.67% 17.67% 0.80% 19.22% 0.00% 0.32% 0.00% 12.28% 2.44% 14.72% 0.63% 14.04% 0.79% 15.46% 0.32% 0.32% 0.32% 0.32% 0.32% 0.34% 0.34% 0.34% 0.50%

*The Geographic Distribution has been updated according to the S&P Assumptions:Australian RMBS Postcode Classification Assumptions, 07/01/2024 13/05/2024 2 - 3

ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	Total
May-23	1.904%	0.569%	0.838%	3.310%
Jun-23	2.219%	1.027%	0.725%	3.971%
Jul-23	3.332%	1.359%	0.892%	5.583%
Aug-23	1.148%	3.023%	1.427%	5.598%
Sep-23	1.358%	1.493%	2.793%	5.643%
Oct-23	1.158%	1.247%	3.807%	6.212%
Nov-23	2.272%	0.964%	3.382%	6.619%
Dec-23	1.555%	1.408%	4.023%	6.985%
Jan-24	2.062%	0.896%	4.700%	7.658%
Feb-24	2.639%	1.075%	4.490%	8.204%
Mar-24	1.986%	1.127%	4.701%	7.815%
Apr-24	2.938%	0.524%	4.875%	8.337%
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
May-23	1	395,414		
Jun-23	1	400,860		
Jul-23	-	-		
Aug-23	-	-		
Sep-23	-	-		
Oct-23	-	-		
Nov-23	-	-		
Dec-23	-	-		
Jan-24	-	-		
Feb-24	-	-		
Mar-24	-	-		
Apr-24		-		
MORTGAGE SAFETY NET\HARDSHIPS Incl. COV-19	No of Accounts	Amount (\$)		
May-23	5	3,239,719		
Jun-23	5	3,761,503		
Jul-23	8	4,401,165		
Aug-23	18	9,648,268		
Sep-23	19	9,007,338		
Oct-23	19	7,222,530		
Nov-23	17	7,361,277		
Dec-23	21	8,580,677		
Jan-24	23	9,539,627		
Feb-24	24	8,599,590		
Mar-24	25	9,416,197		
Apr-24	16	5,620,882		
PRINCIPAL LOSS	Gross Loss	LMI Claim	LMI Payment	Net loss
2020	-	-	-	-
Total	-	-	-	-