Progress 2020-1 Trust Risk Retention Pool

Transaction Name:

Closing Date:

Wednesday, 30th September 2020

Maturity Date:

Tuesday, 21th March 2051

Payment Date:

21 day of each month

Business Day for Payments:

Sydney & Melbourne

Determination Date & Ex-Interest Date:3 Business Days before each Payment Date.

Note: EU Securitisation Regulation 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

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:

6.81%

Contail pool size	COLLATERAL INFORMATION	Attanca	tul aa
Acetage from Street	COLLATERAL INFORMATION	<u>At Issue</u>	<u>Jul - 22</u>
Mashimum Lose pares 599,000 \$13,135,100 Average properly value: \$100,200,128 \$13,035,100 Average properly value: \$60,000 \$60,000 Average properly value: \$60,000 \$60,000 Weighted worrage current LVR: \$60,000 \$60,000 Weighted worrage current LVR: \$124 \$10,000 Total number of loans (accoss) cliented: \$124 \$10,000 Total number of loans (accoss) cliented: \$15,000 \$10,000 Average arem to maturity (morths): \$14,90 \$10,300 Weighted average term to maturity (morths): \$14,90 \$10,300 Weighted average term to maturity (morths): \$15,000 \$10,000 For place term to maturity (morths): \$15,000 <td>Total pool size:</td> <td>\$64,690,631</td> <td>\$32,247,896</td>	Total pool size:	\$64,690,631	\$32,247,896
Total property value: \$159,747 \$159,318 \$150,000 \$150,00	Average loan Size:	\$420,069	\$358,310
Average property value \$607,857 \$609,800 Average current LVR: 80,000 \$3.42% Weighteal average current LVR: 66,46% \$3.44% Cold number of footen (acconsolitated): 124 \$3.42% Unable of properties: 166 9.77 Average term to resulting functions: 166 9.77 Average term to resulting functions: 34,06 \$3.33 Weighteal average seasoning (months): 36,05 \$3.03 \$3.00 Weighteal average seasoning (months): 30,004 \$2.00 \$3.00 \$4.00 Veloping average seasoning (months): 30,004 \$4.00			
Maximum current VIVE			
Amenge current IVR:			
Weighted average current LVPI: 66.44% 51.45% 1.25%			
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\$ 0%	Outstanding Polongo IVP Distribution	¢ % at legge	Iul 22
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> 50% and ≤ 55% 3.04% 2.99% > 55% and ≤ 60% 7.05% 5.92% > 60% and ≤ 65% 5.22% 16.22% > 65% and ≤ 70% 15.66% 8.81% > 70% and ≤ 75% 18.02% 39.39% > 75% and ≤ 80% 37.12% 10.16% > 80% and ≤ 85% 0.00% 0.00% > 85% and ≤ 90% 0.00% 0.00% > 90% and ≤ 95% 0.00% 0.00% > 90% and ≤ 95% 0.00% 0.00% > 95% and ≤ 100% 0.00% 0.00% Total 100.00% 100.00% Mortgage Insurance \$% at Issue jul - 22 Genworth 9.88% 12.27% QBE 3.78% 2.67% Not Insured 86.34% 85.06%	> 40% and ≤ 45%	1.60%	2.51%
> 55% and ≤ 60% 7.05% 5.92% > 60% and ≤ 65% 5.22% 16.22% > 65% and ≤ 70% 15.66% 8.81% > 70% and ≤ 75% 18.02% 39.39% > 75% and ≤ 80% 37.12% 10.16% > 80% and ≤ 85% 0.00% 0.00% > 85% and ≤ 90% 0.00% 0.00% > 90% and ≤ 95% 0.00% 0.00% > 95% and ≤ 100% 0.00% 0.00% Total 100.00% 100.00% Mortgage Insurance \$% at Issue Jul - 22 Genworth 9.88% 12.27% QBE 3.78% 2.67% Not Insured 86.34% 85.06%	> 45% and ≤ 50%		
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Mortgage Insurance \$% at Issue Jul - 22 Genworth 9.88% 12.27% QBE 3.78% 2.67% Not Insured 86.34% 85.06%			
Genworth 9.88% 12.27% QBE 3.78% 2.67% Not Insured 86.34% 85.06%	Total	100.00%	
Genworth 9.88% 12.27% QBE 3.78% 2.67% Not Insured 86.34% 85.06%	Mortgage Insurance	\$ % at Issue	lul - 22
QBE 3.78% 2.67% Not Insured 86.34% 85.06%			
Not Insured 86.34% 85.06%			
Total 100.00% 100.00%			85.06%
	Total	100.00%	100.00%

Seasoning Analysis		\$ % at Issue		lul - 22		
> 0 mths and ≤ 3 mths						
> 3 mths and ≤ 6 mths		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						
> 15 mths and ≤ 18 mths						
> 18 mths and ≤ 21 mths						
> 21 mths and ≤ 24 mths						
> 24 mths and ≤ 36 mths						
> 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths						
> 60 mths and ≤ 72 mths						
> 72 mths and ≤ 72 mths > 72 mths and ≤ 84 mths						
> 84 mths and ≤ 96 mths						
> 96 mths and ≤ 108 mths						
> 108 mths and ≤ 120 mths						
> 120 mths		7.77%		9.01%		
Total		100.00%		100.00%		
Coographic Distribution		¢ % at legue		Iul. 22		
Geographic Distribution ACT - Inner city						
ACT - Metro						
ACT - Non metro		0.00% 0.00% 14.18% 30.89% 9.52% 10.46% 17.75% 2.30% 4.31% 1.35% 1.13% 0.053% 0.00% 0.00% 1.07% 0.00% 1.07% 0.00% 1.07% 0.00% 3.6.62% 8.60% 45.29% 0.00% 0.00% 0.00% 0.00% 0.00% 1.8.60% 1.8.64% 0.00% 1.8.64% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.56% 0.59% 22.38% 2.25% 25.01% 0.00% 0.56% 0.59% 7.46% 0.65% 81.75% 1.7.60% 1.7.60% 1.7.60% 0.00%				
Total ACT			0.00%			
NSW - Inner city						
NSW - Metro						
NSW - Non metro						
Total NSW		45.29%		48.02%		
NT - Metro		0.00%		0.00%		
NT - Non metro						
Total NT				0.00%		
		/				
QLD - Inner city						
QLD - Metro						
QLD - Non metro Total QLD						
Total QLD		10.04%		21.36%		
SA - Inner city		0.00%		0.00%		
SA - Metro		1.55%		0.46%		
SA - Non metro		0.43%		0.86%		
Total SA		1.98%		1.32%		
TAS - Inner city		0.00%		0.00%		
TAS - Metro						
TAS - Non metro						
Total TAS						
1000		0.0070		0.007		
VIC - Inner city		0.59%		1.14%		
VIC - Metro		22.38%		17.03%		
VIC - Non metro				1.95%		
Total VIC		25.01%		20.12%		
M/A Innor city		0.00%		0.000/		
WA - Inner city WA - Metro						
WA - Non metro						
Total WA						
10001 1071		7.1070		0.3270		
Total Inner City		0.65%		1.14%		
Total Metro		81.75%		78.93%		
Total Non Metro						
Total		100.00%		100.00%		
ARREARS \$ % (scheduled balance basis)	31-60	61-90	90+	Total		
Aug-21						
Sep-21						
Oct-21						
Nov-21						
Dec-21						
Jan-22						
Feb-22				0.73%		
Mar-22				0.75%		
Apr-22				0.00%		
May-22				0.00%		
Jun-22	0.00%	0.00%	0.00%	0.00%		
Jul-22	0.00%	0.00%	0.00%	0.00%		

MORTGAGE SAFETY NET (Inclusive COV-19)	No of Accounts	Amount (\$)		
Aug-21				
Sep-21		-		
Oct-21		-		
Nov-21				
Dec-21				
Jan-22				
Feb-22				
Mar-22				
Apr-22				
May-22				
Jun-22				
Jul-22		-		
COVID-19 HARDSHIP	No of Accounts	Amount (\$)		
Aug-21				
Sep-21				
Oct-21				
Nov-21		-		
Dec-21		-		
Jan-22		-		
Feb-22		-		
Mar-22				
Apr-22				
May-22				
Jun-22		_		
Jul-22		-		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Aug-21				
Sep-21				
Oct-21				
Nov-21				
Dec-21				
Jan-22				
Feb-22				
Mar-22				
Apr-22				
May-22				
Jun-22				
Jul-22		-		
PRINCIPAL LOSS	Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss
2020			-	-
Total			-	_