## **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

Wednesday, 30th September 2020 Tuesday, 21th March 2051 21 day of each month Sydney & Melbourne

Progress 2020-1 Risk Retention Pool

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.

## 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:

5 90%

Total position   \$4,000,000   \$15,000,000	COLLATERAL INFORMATION	<u>At Issue</u>	<u>Jul - 24</u>
Meanman Indian state:	Total pool size:	\$64,690,631	\$15,055,034
Total property valeer         \$150,704,788         \$177,1126           Average pour prety valeer         \$657,887         \$131,1136           Average pour prety valeer         \$00,000         \$23,288           Average pour prety table         \$00,000         \$20,288           Total camber of the prety table pr	Average loan Size:	\$420,069	\$289,520
Marting property value	Maximum loan size:		
Maximum current IVII:	Total property value:		
American Current No.			
Megintar downge current VMP:			
Total number of loans (concollatines):         124         125           Number of properties:         156         33           Number of properties:         126         33           Average term to maturity (months):         345-23         289-24           William of the month of the m	-		
Total number of loans (considiating spitt loans):         154         32           Average term to maturity (months):         291.54         214.10           Average term to maturity (months):         340.55         297.74           Weighted average seasoning (months):         340.99         37.73           Weighted average term to maturity (months):         320.24         32.00           Weighted average term to maturity (months):         32.00         3.00           Weighted average term to maturity (months):         32.00         3.00           Weighted Average term to maturity (months):         34.74         3.00           Winderd Average Coupon:         34.44         5.59           Investment Comprise         35.50         39.44           Weighted Average Fred Rate:         3.00         39.44           Weighted Average Fred Rate:         3.00         40.00           On         0.00         0.00           On         0.00         0.00           Veighted Average Fred Rate:         3.50         40.00           On         0.00         0.00           On         0.00         0.00           Veighted Average Fred Rate:         3.00         0.00           On         0.00         0.00			
Number of properties   156   234   241410   24			
Amenga term to maturity (months):   31.6.15   39.9.74     Magintan (marining term to maturity (months):   34.6.95   39.9.74     Magintan (warrange seasoning (months):   34.0.90   37.0.3.3     Worlphild warrange seasoning (months):   30.0.04   31.00%     Worlphild warrange term to maturity (months):   30.0.04   31.00%     Worlphild forwarge term to maturity (months):   30.0.04   31.00%     Worlphild warrange term to maturity (months):   30.0.04   31.00%     Worlphild warrange (months):   30.0.04   31.00%     Worlphild warrange (months):   30.0.04   31.00%     Worlphild warrange freed Rate:   39.94%     Weighted Average Variable Rate:   39.94%     Weighted Average Variable Rate:   39.00%     Outstanding Balance Distribution   57.000     Outstanding Balance Distribution   57.000     Outstanding Salonce   30.000			
Machinum remaining term to maturity (months):			
Weighted average rescoring (months): 30.364 207.12			
Weighned warrage term to maturity fromthyl:         \$20.84         \$71.32 Ms           Wei peal with inteasy \$500,000:         \$8.60%         \$3.18,00%           Wei peal with inteasy \$500,000:         \$0.00%         \$0.00%           Weighned Average (value):         \$2.274%         \$2.20%           Weighned Average Food Rate:         \$3.44%         \$5.50%           Weighned Average Food Rate:         \$3.94%         \$3.94%           Weighned Average Variable Rate:         \$0.00%         \$3.94%           Weighned Average Variable Rate:         \$0.00%         \$0.00%           Outstanding Balance Distribution         \$3.84 tissue         Jul. 26           Value (Value):         \$3.00 ms \$1.000         \$1.12 ks         \$1.22 ks           Value (Value):         \$3.00 ms \$1.500.00         \$1.12 ks         \$1.22 ks           Value (Value):         \$3.00 ms \$1.500.00         \$1.12 ks         \$1.22 ks           Value (Value):         \$3.00 ms \$1.500.00         \$1.12 ks         \$1.22 ks           Value (Value):         \$3.00 ms \$1.500.00         \$1.00 ks         \$1.92 ks           Value (Value):         \$3.00 ms \$1.500.00         \$1.00 ks         \$1.92 ks           Value (Value):         \$3.00 ms \$1.500.00         \$1.00 ks         \$1.00 ks			
No Foot with Interns > \$500,000.         31,80%           No Foot pool (manurull) Lobos trains:         0,00%         30,00%           No Foot (flame trains) (with pool (with trains):         35,47%         3,31%           Nicested Dily Independent of Market (with pool (w			
% of pool (amount) Lobot class:         0.00%         3.00%           % interest (only loans; (Value):         3.2 47%         3.31%           % interest (only loans; (Value):         2.2 74%         2.50%           (witest (only class):         3.6 15%         3.6 44%           (weighted Average treat Rate:         6.65%           Outstanding Balance Distribution         \$ 2.5 4 and \$ 500.00         0.00%         -0.01%           > 5.9 and \$ 500.00         1.04%         1.25%         2.25%           > 5.9 and \$ 500.00         1.04%         2.25%         2.25%           > 5.9 and \$ 500.00         5.25%         2.25%         2.			
KFKOR REAL COUNTA/VAILUE!         33.47%         33.57%           Micheset CON JOINE RAVINGER         3.44%         6.59%           Weighted Average Coupon:         3.44%         6.59%           Weighted Average Kraef Rate:         3.94%         3.93%           Weighted Average Kraef Rate:         6.66%           SS         0.000         0.00%         0.01%           \$50         0.000         0.00%         0.01%           \$50         0.000         1.24%         0.83%           \$150,000 and \$\$250,000         1.29%         2.22%           \$150,000 and \$\$250,000         1.06%         3.85%           \$150,000 and \$\$250,000         1.06%         3.85%           \$250,000 and \$\$250,000         1.06%         3.85%           \$150,000 and \$\$250,000         5.33%         6.64%           \$400,000 and \$\$250,000         7.31%         1.1.52%           \$400,000 and \$\$450,000         7.21%         1.1.52%           \$400,000 and \$\$50,000         5.33%         6.64%           \$400,000 and \$\$50,000         1.1.57%         1.2.42%           \$550,000 and \$\$50,000         1.1.57%         1.2.42%           \$550,000 and \$\$50,000         1.1.57%         1.0.42%           \$550			
Wintersot (Only Joans Value):         22.74%         2.25%           Windested (Average Rouge):         36.15%         39.44%           Weighted (Average Kand Rate:         6.65%           Outstanding Balance Distribution         \$% at Suse         49.25%           55         0.00%         -0.01%           54         50         0.00%         -0.01%           54         5100,000 and \$5100,000         1.14%         1.25%           5150,000 and \$5100,000         2.19%         2.22%           520,000 and \$5200,000         3.116%         8.35%           5250,000 and \$550,000         5.35%         6.64%           5250,000 and \$500,000         5.35%         6.64%           5350,000 and \$500,000         7.52%         9.85%           5450,000 and \$500,000         11.57%         7.52%           5450,000 and \$500,000         11.57%         7.52%           5550,000 and \$500,000         11.57%         7.52%           5550,000 and \$500,00			
Weighted Average Fixed Rate:         3.615%         39.44%           Weighted Average Fixed Rate:         6.68%         3.99%           Explicate Average Fixed Rate:         6.68%         4.00%           50         0.00%         -0.01%           55         0.00%         1.12%         0.83%           55         0.00%         1.12%         0.83%           55,000,000         1.12%         0.83%         0.83%           55,000,000 and \$15,000,000         1.06%         8.85%         6.68%           55,000,000 and \$25,000,000         1.06%         8.85%         6.68%           55,000,000 and \$25,000,000         3.53%         6.64%         9.85%           55,000,000 and \$25,000,000         3.53%         6.64%         9.85%           55,000,000 and \$25,000,000         3.73%         9.85%         9.85%           55,000,000 and \$25,000,000         3.15%         1.12%			
Weighted Average Fixed Rate:         3.99%           Outstandring Blance Distribution         \$ x at issue         Jul 22           50         0.00%         -0.01%           50         0.00%         -0.01%           510         0.00%         -0.01%           510,000 and \$150,000         13.2%         0.83%           \$150,000 and \$2500,000         10.0%         8.95%           \$250,000 and \$250,000         10.0%         8.95%           \$380,000 and \$250,000         5.53%         6.64%           \$380,000 and \$150,000         7.52%         9.89%           \$380,000 and \$150,000         7.52%         9.89%           \$450,000 and \$150,000         7.91%         11.89%           \$450,000 and \$150,000         7.91%         11.89%           \$550,000 and \$150,000         15.44%         10.42%           \$550,000 and \$150,000         15.44%         10.42%           \$550,000 and \$150,000         6.6%         0.00%           \$550,000 and \$150,000         4.16%         9.99           \$750,000 and \$150,000         2.51%         0.00%           \$850,000 and \$150,000         4.22%         0.00%           \$850,000 and \$150,000         2.51%         0.00%		3.44%	
Weighted Average Variable Rate:         6.88%           Outstanding Balance Distribution         \$ X at issue         Jul - 24           59         0.000%         -0.01%           > \$10,00,000 and \$\$100,000         1.04%         1.29%           > \$10,00,000 and \$\$100,000         2.19%         2.22%           > \$10,00,000 and \$\$200,000         2.19%         2.22%           > \$20,000 and \$\$300,000         8.13%         1.09%           > \$350,000 and \$\$300,000         \$5.53%         6.64%           > \$350,000 and \$\$400,000         7.52%         9.88%           > \$350,000 and \$\$400,000         7.52%         9.88%           > \$350,000 and \$\$500,000         6.71%         12.82%           > \$450,000 and \$\$500,000         7.51%         12.82%           > \$450,000 and \$\$500,000         15.74%         12.82%           > \$450,000 and \$\$500,000         11.57%         7.57%           > \$450,000 and \$\$500,000         11.57%         7.57%           > \$500,000 and \$\$500,000         11.57%         7.57%           > \$650,000 and \$\$500,000         4.15%         9.22%           > \$750,000 and \$\$500,000         4.27%         0.00%           > \$850,000 and \$\$500,000         4.27%         0.00%		36.15%	39.44%
Outstanding Balance Distribution         \$ 3x at issue         Jul - 24           \$ 50         0.00%         -0.01%           \$ 50 and \$ \$100,000         1.04%         1.23%           \$ \$150,000 and \$ \$150,000         2.19%         2.22%           \$ \$250,000 and \$ \$250,000         1.06%         8.95%           \$ \$250,000 and \$ \$250,000         1.06%         8.95%           \$ \$380,000 and \$ \$350,000         \$5.3%         6.64%           \$ \$380,000 and \$ \$150,000         7.52%         9.89%           \$ \$450,000 and \$ \$150,000         7.91%         11.59%           \$ \$450,000 and \$ \$150,000         7.91%         11.59%           \$ \$450,000 and \$ \$150,000         7.91%         11.59%           \$ \$550,000 and \$ \$150,000         15.44%         10.42%           \$ \$550,000 and \$ \$550,000         15.44%         10.42%           \$ \$500,000 and \$ \$550,000         6.66%         0.00%           \$ \$500,000 and \$ \$550,000         4.16%         9.92%           \$ \$700,000 and \$ \$50,000         4.16%         9.92%           \$ \$700,000 and \$ \$10,000         4.22%         0.00%           \$ \$800,000 and \$ \$10,000         2.51%         0.00%           \$ \$800,000 and \$ \$10,000         0.00%         0.00% <td>Weighted Average Fixed Rate:</td> <td></td> <td>3.99%</td>	Weighted Average Fixed Rate:		3.99%
\$ 50 and \$\$100,000         1.04%         1.25%           \$ 500,000 and \$\$150,000         1.29%         0.28%           \$ 510,000 and \$\$250,000         1.10%         8.59%           \$ 250,000 and \$\$250,000         1.10%         8.59%           \$ 250,000 and \$\$250,000         5.53%         6.64%           \$ 250,000 and \$\$350,000         5.53%         6.64%           \$ 250,000 and \$\$500,000         7.53%         9.80%           \$ 450,000 and \$\$500,000         7.91%         11.59%           \$ 250,000 and \$\$500,000         15.44%         10.42%           \$ 250,000 and \$\$500,000         41.64%         8.22%           \$ 270,000 and \$\$500,000         41.64%         8.22%           \$ 270,000 and \$\$500,000         2.51%         0.00%           \$ 280,000 and \$\$100,000         2.51%         0.00%           \$ 280,000 and \$\$100,000         2.51%         0.00% <td< td=""><td>Weighted Average Variable Rate:</td><td></td><td>6.68%</td></td<>	Weighted Average Variable Rate:		6.68%
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> \$40,000 and \$ \$450,000         7.91%         12.82%           > \$450,000 and \$ \$500,000         15.44%         10.42%           > \$550,000 and \$ \$500,000         11.57%         7.50%           \$ \$600,000 and \$ \$600,000         6.66%         0.00%           \$ \$600,000 and \$ \$500,000         4.16%         8.92%           \$ \$700,000 and \$ \$700,000         4.16%         8.92%           \$ \$700,000 and \$ \$800,000         4.82%         0.00%           \$ \$800,000 and \$ \$800,000         2.51%         0.00%           \$ \$800,000 and \$ \$800,000         2.51%         0.00%           \$ \$800,000 and \$ \$950,000         1.140%         0.00%           \$ \$950,000 and \$ \$950,000         1.140%         0.00%           \$ \$950,000 and \$ \$950,000         1.140%         0.00%           \$ \$950,000 and \$ \$1,000,000         6.01%         0.00%           \$ \$000,000 and \$ \$950,000         6.01%         0.00%           \$ \$000,000 and \$ \$1,000,000         1.140%         0.00%           \$ \$000,000 and \$ \$1,000,000         6.01%         0.00%           \$ \$000 and \$ \$1,000,000         6.01%         0.00%           \$ \$000 and \$ \$1,000,000         6.01%         0.00%           \$ \$000 and \$1,000,000         0.00%         0.00% <td></td> <td></td> <td></td>			
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> \$50,000 and \$ \$550,000         15,44%         10.24%           > \$550,000 and \$ \$600,000         11,57%         7,50%           > \$600,000 and \$ \$600,000         4,16%         8,22%           > \$570,000 and \$ \$700,000         4,16%         8,22%           > \$750,000 and \$ \$800,000         4,82%         0,00%           > \$800,000 and \$ \$800,000         4,82%         0,00%           > \$800,000 and \$ \$800,000         2,71%         0,00%           > \$800,000 and \$ \$900,000         2,71%         0,00%           > \$900,000 and \$ \$1,000,000         1,40%         0,00%           \$900,000 and \$ \$1,000,000         6,01%         0,00%           \$000 and \$ \$1,000,000         1,000         1,000           Outstanding Balance LVR Distribution         \$ \$3 t issue         lul - 24           \$0% and \$ 25%         3,85%         11,04%           \$ 25% and \$ 30%         0,63%         0,03%           \$ 30% and \$ 25%         3,85%         11,04%           \$ 25% and \$ 30%         0,63%         0,34%           \$ 30% and \$ 25%         3,85%         1,04%           \$ 25% and \$ 20%         3,85%         1,04%           \$ 25% and \$ 20%         3,05%         5,23%           \$ 30% and \$ 25%			
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>5700,000 and ≤ \$750,000         3.31%         4.95%           >5750,000 and ≤ \$800,000         2.51%         0.00%           > \$850,000 and ≤ \$800,000         2.51%         0.00%           > \$850,000 and ≤ \$900,000         1.40%         0.00%           > \$900,000 and ≤ \$900,000         1.40%         0.00%           > \$900,000 and ≤ \$900,000         6.01%         0.00%           > \$900,000 and ≤ \$900,000         6.01%         0.00%           Total         100.00%         6.01%         0.00%           Total         100.00%         100.00%         100.00%           Outstanding Balance LVR Distribution         \$ % at Issue         Jul - 24         2.0         0.00%         -0.01%         0.00%         -0.01%         0.00% <td></td> <td></td> <td></td>			
> 5750,000 and ≤ \$800,000         4.82%         0.00%           \$800,000 and ≤ \$850,000         2.71%         0.00%           \$900,000 and ≤ \$900,000         1.40%         0.00%           \$950,000 and ≤ \$900,000         1.40%         0.00%           \$950,000 and ≤ \$1,000,000         1.00.00%         1.00.00%           Outstanding Balance LVR Distribution         \$% at issue         Jul - 24           5 0%         0.00%         -0.01%           > 0% and ≤ 25%         3.85%         11.04%           > 0% and ≤ 25%         3.85%         11.04%           > 0% and ≤ 25%         0.00%         -0.01%           > 0% and ≤ 25%         3.85%         11.04%           > 0% and ≤ 25%         0.99%         3.67%           > 35% and ≤ 30%         0.62%         0.83%           > 30% and ≤ 25%         0.99%         3.67%           > 35% and ≤ 45%         1.60%         4.86%           × 45% and ≤ 50%         3.07%         0.00%           × 50% and ≤ 55%         3.04%         4.08%           × 50% and ≤ 55%         1.56%         3.08%           × 60% and ≤ 50%         5.22%         6.71%           × 50% and ≤ 75%         1.00%         0.00%			
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> \$900,000 and ≤ \$950,000       1.40%       0.00%         > \$950,000 and ≤ \$1,000,000       6.01%       0.00%         Total       100.00%       100.00%         Outstanding Balance LVR Distribution       \$% at Issue       Iul - 24         5 0%       0.00%       0-0.01%         > 0% and ≤ 25%       3.85%       11.04%         > 25% and ≤ 30%       0.62%       0.83%         > 30% and ≤ 35%       0.99%       3.67%         > 35% and ≤ 40%       3.05%       5.43%         > 45% and ≤ 50%       3.05%       5.43%         > 55% and ≤ 50%       3.77%       0.00%         > 50% and ≤ 55%       3.04%       4.08%         > 55% and ≤ 65%       5.22%       6.71%         > 60% and ≤ 65%       5.22%       6.71%         > 60% and ≤ 65%       3.08%       3.08%         > 55% and ≤ 70%       15.66%       30.80%         > 70% and ≤ 75%       9.06%       6.06%       30.80%         > 75% and ≤ 80%       3.712%       3.09%       6.00%       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%			
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Total         100.00%         100.00%           Outstanding Balance LVR Distribution         \$ % at issue         Jul - 24           ≤ 0%         0.00%         -0.01%           > 0% and ≤ 25%         3.85%         11.04%           > 25% and ≤ 30%         0.62%         0.83%           > 30% and ≤ 35%         0.99%         3.67%           > 35% and ≤ 40%         3.05%         5.43%           > 40% and ≤ 50%         1.60%         4.86%           > 45% and ≤ 50%         3.77%         0.00%           > 55% and ≤ 60%         7.05%         9.06%           > 50% and ≤ 55%         3.04%         4.08%           > 55% and ≤ 60%         7.05%         9.06%           > 60% and ≤ 65%         5.22%         6.71%           > 65% and ≤ 70%         15.66%         30.80%           > 70% and ≤ 75%         18.02%         20.14%           > 55% and ≤ 80%         18.02%         20.14%           > 70% and ≤ 85%         0.00%         0.00%           > 80% and ≤ 85%         0.00%         0.00%           > 80% and ≤ 95%         0.00%         0.00%           > 90% and ≤ 95%         0.00%         0.00%           > 90% and ≤ 95%         0.00% <td>&gt; \$900,000 and ≤ \$950,000</td> <td>1.40%</td> <td>0.00%</td>	> \$900,000 and ≤ \$950,000	1.40%	0.00%
Outstanding Balance LVR Distribution         \$ % at Issue         Jul - 24           ≤ 0%         0.00%         -0.01%           > 0% and ≤ 25%         3.85%         11.04%           > 25% and ≤ 30%         0.62%         0.83%           > 30% and ≤ 35%         0.99%         3.67%           > 35% and ≤ 40%         3.05%         5.43%           > 40% and ≤ 45%         1.60%         4.86%           > 45% and ≤ 50%         3.77%         0.00%           > 50% and ≤ 55%         3.04%         4.08%           > 50% and ≤ 60%         7.05%         9.66%           > 50% and ≤ 60%         7.05%         9.66%           > 60% and ≤ 65%         5.22%         6.71%           > 65% and ≤ 70%         15.66%         30.80%           > 70% and ≤ 75%         18.02%         20.14%           > 75% and ≤ 80%         37.12%         3.40%           > 80% and ≤ 85%         0.00%         0.00%           > 80% and ≤ 85%         0.00%         0.00%           > 90% and ≤ 95%         0.00%         0.00%           > 90% and ≤ 95%         0.00%         0.00%           > 90% and ≤ 95%         0.00%         0.00%           95% and ≤ 100%         0.00	> \$950,000 and ≤ \$1,000,000	6.01%	0.00%
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> 25% and ≤ 30%       0.62%       0.83%         > 30% and ≤ 35%       0.99%       3.67%         > 40% and ≤ 45%       1.60%       4.86%         > 45% and ≤ 50%       3.77%       0.00%         > 50% and ≤ 55%       3.04%       4.08%         > 55% and ≤ 60%       7.05%       9.06%         > 60% and ≤ 65%       5.22%       6.71%         > 65% and ≤ 70%       15.66%       30.80%         > 70% and ≤ 75%       18.02%       20.14%         > 75% and ≤ 80%       37.12%       3.40%         > 80% and ≤ 85%       0.00%       0.00%         > 80% and ≤ 85%       0.00%       0.00%         > 85% and ≤ 90%       0.00%       0.00%         > 95% and ≤ 100%       0.00%       0.00%         > 95% and ≤ 100%       0.00%       0.00%         > 95% and ≤ 100%       0.00%       0.00%         Post and ≤ 100%       0.00%       0.00%			
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> 35% and ≤ 40%       3.05%       5.43%         > 40% and ≤ 45%       1.60%       4.86%         > 45% and ≤ 50%       3.77%       0.00%         > 50% and ≤ 55%       3.04%       4.08%         > 55% and ≤ 60%       7.05%       9.06%         > 60% and ≤ 65%       5.22%       6.71%         > 65% and ≤ 70%       15.66%       30.80%         > 70% and ≤ 75%       18.02%       20.14%         > 75% and s 80%       37.12%       3.40%         > 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       \$ 8 tissue       Jul - 24         Genworth       9.88%       13.09%         QBE       3.78%       5.20%         Not Insured       86.34%       81.71%			
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> 60% and ≤ 65%       5.22%       6.71%         > 65% and ≤ 70%       15.66%       30.80%         > 70% and ≤ 75%       18.02%       20.14%         > 75% and ≤ 80%       37.12%       3.40%         > 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 - 24         Genworth       9.88%       13.09%         QBE       3.78%       5.20%         Not Insured       86.34%       81.71%			
> 65% and ≤ 70%       15.66%       30.80%         > 70% and ≤ 75%       18.02%       20.14%         > 75% and ≤ 80%       37.12%       3.40%         > 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 - 24         Genworth       9.88%       13.09%         OBE       3.78%       5.20%         Not Insured       86.34%       81.71%			
> 70% and ≤ 75%       18.02%       20.14%         > 75% and ≤ 80%       37.12%       3.40%         > 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 - 24         Genworth       9.88%       13.09%         QBE       3.78%       5.20%         Not Insured       86.34%       81.71%			
> 75% and ≤ 80%       37.12%       3.40%         > 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 Genworth       9.88%       13.09%         QBE       3.78%       5.20%         Not Insured       86.34%       81.71%			
> 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 Genworth       9.88%       13.09%         QBE       3.78%       5.20%         Not Insured       86.34%       81.71%			
> 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 Genworth       \$% at Issue 9.88%       13.09%         QBE       3.78%       5.20%         Not Insured       86.34%       81.71%			
> 90% and ≤ 95%       0.00%       0.00%         > 95% and ≤ 100%       0.00%       0.00%         Total       100.00%       100.00%         Mortgage Insurance       \$% at Issue       Jul - 24         Genworth       9.88%       13.09%         QBE       3.78%       5.20%         Not Insured       86.34%       81.71%			
> 95% and ≤ 100%         0.00%         0.00%           Total         100.00%         100.00%           Mortgage Insurance         \$% at Issue         Jul - 24           Genworth         9.88%         13.09%           QBE         3.78%         5.20%           Not Insured         86.34%         81.71%			
Mortgage Insurance         \$% at Issue         Jul - 24           Genworth         9.88%         13.09%           QBE         3.78%         5.20%           Not Insured         86.34%         81.71%			
Genworth     9.88%     13.09%       QBE     3.78%     5.20%       Not Insured     86.34%     81.71%			
QBE     3.78%     5.20%       Not Insured     86.34%     81.71%	Mortgage Insurance	\$ % at Issue	<u>Jul - 24</u>
Not Insured         86.34%         81.71%	Genworth	9.88%	13.09%
	QBE	3.78%	5.20%
Total 100.00% 100.00%			
	Total	100.00%	100.00%

Seasoning Analysis		\$ % at Issue		<u>Jul - 24</u>
> 0 mths and ≤ 3 mths		0.00%		0.00%
> 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		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%		0.00%
> 48 mths and ≤ 60 mths		4.31%		0.00%
> 60 mths and ≤ 72 mths		1.35%		57.85%
> 72 mths and ≤ 84 mths		1.13%		22.08%
> 84 mths and ≤ 96 mths		0.53%		2.91%
> 96 mths and ≤ 108 mths		0.00%		1.79%
> 108 mths and ≤ 120 mths		0.00%		0.00%
> 120 mths		7.77%		15.37%
Total		100.00%		100.00%
		*		
Geographic Distribution		\$ % at Issue		<u>Jul - 24</u>
ACT - Inner city		0.00%		0.00%
ACT - Metro		1.07%		0.00%
ACT - Non metro		0.00%		0.00%
Total ACT		1.07%		0.00%
NSW - Inner city		0.06%		0.00%
NSW - Metro		36.62%		40.71%
NSW - Non metro		8.60%		5.66%
Total NSW		45.29%		46.36%
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%		22.65%
QLD - Non metro		5.84%		0.40%
Total QLD		18.64%		23.05%
SA - Inner city		0.00%		0.00%
SA - Metro		1.55%		0.00%
SA - Non metro		0.43%		1.82%
Total SA		1.98%		1.82%
TAS - Inner city		0.00%		0.00%
TAS - Metro		0.56%		0.00%
TAS - Non metro		0.00%		0.00%
Total TAS		0.56%		0.00%
Total TAS		0.30%		0.00%
VIC - Inner city		0.59%		2.39%
VIC - Metro		22.38%		16.04%
VIC - Non metro		2.05%		3.23%
Total VIC		25.01%		21.66%
Total vic		25.01/0		21.00%
WA - Inner city		0.00%		0.00%
WA - Metro		6.77%		4.57%
WA - Non metro		0.69%		2.54%
Total WA		7.46%		7.11%
		7.4070		7.1170
Total Inner City		0.65%		2.39%
Total Metro		81.75%		83.96%
Total Non Metro		17.60%		13.65%
Total	<u> </u>	100.00%		100.00%
	the CO.D Accumptions Assets line Dranc		ions 07/01/2024	100.0076
*The Geographic Distribution has been updated according to	the S&P Assumptions:Australian RMBS	rosicode classification Assumpti	10115, 07/01/2024	
ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Aug-23	0.00%	0.00%	0.00%	0.00%
Sep-23	0.00%	0.00%	0.00%	0.00%
Oct-23	0.00%	0.00%	0.00%	0.00%
Nov-23	0.00%	0.00%	0.00%	0.00%
Dec-23	0.00%	0.00%	0.00%	0.00%
lan-24	0.00%	0.00%	0.00%	0.00%

0.00%

0.00%

0.00%

0.00%

2.59%

0.00%

0.00%

Jan-24

Feb-24 Mar-24

Apr-24

May-24

Jun-24

Jul-24

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%

2.59%

0.00%

0.00%

MORTGAGE SAFETY NET (Inclusive COV-19)	No of Accounts		Amount (\$)	
Aug-23		-	-	
Sep-23		-	-	
Oct-23		-	-	
Nov-23		-	-	
Dec-23		2	354,218	
an-24		2	350,717	
eb-24		-	-	
Mar-24		-	-	
Apr-24		-	-	
May-24		-	-	
un-24		-	-	
lul-24		-	-	
MORTGAGE IN POSSESSION	No of Accounts		Amount (\$)	
g-23		-	-	
p-23		-	-	
-23		-	-	
ov-23		-	-	
c-23		-	-	
1-24		-	-	
p-24		-	-	
ar-24		-	-	
or-24		-	-	
y-24		-	-	
n-24		-	-	
ıl-24		-	-	
IINCIPAL LOSS	Gross Loss		LMI claim (A\$)	L
10	2.033 1033	-	-	-
21		-	-	
022		-	-	
otal	•	-	-	