Progress 2023-2 Trust Risk Retention Pool

Transaction Name:

Progress 2023-2 Wednesday, 20th September 2023 Closing Date: Maturity Date: Monday, 13th July 2054 The 12th day of each month Sydney & Melbourne Payment Date: Business Day for Payments:

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

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.

Current Risk Retention pool balance as percentage of securitisation exposure:

6 52%

COLLATERAL INFORMATION	At Issue	<u>Jul - 24</u>
Total pool size:	51,166,887	\$36,020,748
Average loan Size:	647,682	\$610,521
Maximum loan size:	1,721,900	\$1,686,696
Total property value:	87,800,863	\$65,771,767
Average property value:	836,199	\$822,147
Maximum current LVR:	78.57%	75.16%
Average current LVR:	62.22%	58.61%
Weighted average current LVR:	62.98%	60.18%
Total number of loans (unconsolidated):	162	115
Total number of loans (consolidating split loans):	79	59
Number of properties:	105	80
Average term to maturity (months):	309.30	294.90
Maximum remaining term to maturity (months):	338.96	327.81
Weighted average seasoning (months):	31.77	44.11
Weighted average term to maturity (months):	317.56	305.30
% of pool with loans > \$500,000:	79.36%	74.86%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	63.94%	30.90%
% InterEst Only loans (Value):	13.48%	10.11%
Weighted Average Coupon:	3.63%	5.06%
Weighted Average Fixed Rate:	2.15%	2.22%
Weighted Average Variable Rate:	6.26%	6.34%
InVestment Loans:	29.96%	27.89%
Outstanding Balance Distribution	\$ % at Issue	<u>Jul - 24</u>
≤\$0	0.00%	0.00%
> \$0 and ≤ \$100,000	0.17%	0.48%
> \$100,000 and ≤ \$150,000	0.48%	0.00%
> \$150,000 and ≤ \$200,000	0.34%	0.45%
> \$200,000 and ≤ \$250,000	1.79%	1.85%
> \$250,000 and ≤ \$300,000	1.67%	4.71%
> \$300,000 and ≤ \$350,000	4.38%	4.51%
> \$350,000 and ≤ \$400,000	2.84%	1.99%
> \$400,000 and ≤ \$450,000	3.38%	5.97%
> \$450,000 and ≤ \$500,000	5.59%	5.16%
> \$500,000 and ≤ \$550,000	7.18%	4.37%
> \$550,000 and ≤ \$600,000	6.74%	3.16%
> \$600,000 and ≤ \$650,000	1.19%	3.46%
> \$650,000 and ≤ \$700,000	5.27%	5.68%
> \$700,000 and ≤ \$750,000	8.52%	8.01%
> \$750,000 and ≤ \$800,000	1.49%	0.00%
> \$800,000 and ≤ \$850,000	3.28%	4.53%
> \$850,000 and ≤ \$900,000	3.42%	4.93%
> \$900,000 and ≤ \$950,000	5.39%	5.13%
> \$950,000 and ≤ \$1,000,000	1.86%	0.00%
> \$1,000,000 and ≤ \$1,050,000	6.03%	5.64%
> \$1,050,000 and ≤ \$1,100,000	2.11%	0.00%
> \$1,100,000 and ≤ \$1,150,000	2.23%	6.22%
> \$1,150,000 and ≤ \$1,200,000	2.25%	0.00%
> \$1,200,000 and ≤ \$1,250,000	0.00%	0.00%
> \$1,250,000 and ≤ \$1,300,000	4.96%	7.03%
> \$1,300,000 and ≤ \$1,400,000	5.19%	3.64%
> \$1,400,000 and ≤ \$1,500,000	5.71%	3.99%
> \$1,500,000 and ≤ \$1,750,000	6.54%	9.09%
> \$1,750,000 and ≤ \$2,000,000	0.00%	0.00%
Total	100.00%	100.00%

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\$ \$ \$ \$ \$ \$ \$ \$ \$ \$	> 0% and ≤ 25%	0.48%	1.25%
\$ \$ \$ \$ \$ \$ \$ \$ \$ \$	> 25% and ≤ 30%	2.40%	1.77%
\$195 \$140	> 30% and < 35%		
2-000 10-0000 10-00000 10-00000 10-0000 10-00000 10-00000 10-00000 10-00000 10-00000 10-0			
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Selb. mont of Selb. 7.95% 7.95% 1.028 1.025			
\$250 and 250	> 55% and ≤ 60%	0.63%	3.32%
> 79% and 40 B% 1.1.95% 5.1.95% 5.1.95% 5.2.95% 6.0.00% 6.0.00% 6.0.00% 6.0.00% 5.0.00%	> 60% and ≤ 65%	7.92%	7.94%
1986 1985	> 65% and ≤ 70%	7.90%	16.52%
1986 1985	> 70% and < 75%		
\$785, and e \$90x			
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Mertigage Insurance \$1 ki tissue 1.01	> 95% and ≤ 100%	0.00%	0.00%
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DEC 1.98%	Helia	2.00%	0.00%
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Seasoning Ababys			
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Domms and 5 2 mins Domms			
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Semits and 5 9 milts 0.00%	> 0 mths and ≤ 3 mths	0.00%	0.00%
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58 mts and 57 mts 580% 590% 5	> 24 mths and ≤ 36 mths	31.31%	66.82%
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ACT - Non metro 0.00% 0.00% Total ACT 2.87% 1.00% NSW - Inner city 1.43% 2.01% NSW - Inner city 3.36% 3.36% NSW - Non metro 6.34% 1.98% Total NSW 41.13% 37.07% NT - Metro 0.00% 0.00% NT - Non meter 0.00% 0.00% Total NT 0.00% 0.00% QLD - Inner city 0.00% 0.00% QLD - Non metro 4.44% 13.06% QLD - Non metro 6.57% 0.25% Total QLD 1.01% 13.13% SA - Inner city 0.00% 0.00% SA - Non metro 0.63% 0.81% Total SA 1.21% 0.00% SA - Non metro 0.63% 0.81% TAS - Inner city 0.00% 0.00% TAS - Metro 1.17% 0.00% TAS - Mon metro 0.00% 0.00% Total Inner city 1.22% 1.25%			
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Total Non Metro 15.09% 4.27% Total 100.00% 100.00%	ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total WA	0.00% 2.87% 0.00% 2.87% 1.43% 33.36% 6.34% 41.13% 0.00% 0.00% 0.00% 0.00% 1.17% 0.00% 0.59% 0.63% 1.21% 0.00% 1.17% 1.32% 28.62% 1.56% 31.50% 3.38% 7.73% 0.00% 11.11%	0.00% 1.00% 1.00% 1.00% 2.01% 33.08% 1.98% 37.07% 0.00% 0.00% 0.00% 13.06% 0.25% 13.31% 0.00% 0.00% 0.81% 0.81% 0.81% 0.00% 0.00% 1.69% 32.30% 1.23% 35.21% 4.69% 7.92% 0.00%
Total 100.00% 100.00%	ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - 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	0.00% 2.87% 0.00% 2.87% 1.43% 33.36% 6.34% 41.13% 0.00% 0.00% 0.00% 0.00% 1.17% 0.00% 1.17% 1.32% 28.62% 1.56% 31.50% 3.38% 7.73% 0.00% 11.11%	0.00% 1.00% 1.00% 1.00% 2.01% 33.08% 1.98% 37.07% 0.00% 0.00% 0.00% 13.06% 0.25% 13.31% 0.00% 0.00% 0.00% 0.81% 0.81% 0.81% 0.81% 0.81% 1.69% 32.30% 1.23% 35.21% 4.69% 7.92% 0.00% 12.60%
	ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city 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 TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total WA Total Inner City	0.00% 2.87% 0.00% 2.87% 1.43% 33.36% 6.34% 41.13% 0.00% 0.00% 0.00% 0.00% 1.10% 0.00% 0.59% 0.63% 1.21% 0.00% 1.17% 0.00% 1.17% 1.32% 28.62% 1.56% 31.50% 3.38% 7.73% 0.00% 11.11% 6.14% 78.77%	0.00% 1.00% 1.00% 1.00% 2.01% 33.08% 1.98% 37.07% 0.00% 0.00% 0.00% 13.06% 0.25% 13.31% 0.00% 0.00% 0.00% 0.00% 0.00% 13.06% 0.25% 13.31% 0.00% 13.06% 0.25% 13.31% 0.00% 13.06% 0.25% 13.31% 0.00% 0.00% 0.00% 0.00% 0.00% 1.69% 32.30% 1.23% 35.21% 4.69% 7.92% 0.00% 12.60%
*The Geographic Distribution has been updated according to the S&P Assumptions: Australian RMBS Postcode Classification Assumptions, 07/01/2024	ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city 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 VIC - Non metro Total VIC WA - Inner city WA - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro VIC - Non metro Total VIC WA - Inner city VIC - Metro Total VIC WA - Inner city VIC - Metro Total VIC WA - Metro VIC - Non metro Total WA Total Inner City Total Metro Total Non Metro	0.00% 2.87% 0.00% 2.87% 1.43% 33.36% 6.34% 41.13% 0.00% 0.00% 0.00% 0.00% 1.10% 0.00% 0.59% 0.63% 1.21% 0.00% 1.17% 0.00% 1.17% 1.32% 2.8.62% 1.56% 31.50% 3.38% 7.73% 0.00% 11.11% 6.14% 78.77% 15.09%	0.00% 1.00% 1.00% 1.00% 2.01% 33.08% 1.98% 37.07% 0.00% 0.00% 0.00% 0.00% 13.06% 0.25% 13.31% 0.00% 0.00% 0.81% 0.81% 0.81% 0.00% 0.00% 1.69% 32.30% 1.23% 35.21% 4.69% 7.92% 0.00% 12.60%

^{*}The Geographic Distribution has been updated according to the S&P Assumptions: Australian RMBS Postcode Classification Assumptions, 07/01/2024

ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>60-90</u>	<u>90+</u>	<u>Total</u>
Mar-24	0.00%	0.00%	0.00%	0.00%
Apr-24	0.00%	0.00%	0.00%	0.00%
May-24	0.00%	0.00%	0.00%	0.00%
Jun-24	0.00%	0.00%	0.00%	0.00%
Jul-24	0.00%	0.00%	0.00%	0.00%
MORTGAGE SAFETY NET (Inclusive COV-19)	No of Accounts	Amount (\$)		
Mar-24		-		
Apr-24				
May-24				
Jun-24				
Jul-24				
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Mar-24				
Apr-24				
May-24				
Jun-24				
Jul-24		-		
PRINCIPAL LOSS	Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss
2023			-	
2024			-	-
Total			-	·