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

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.

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 6.81% securitisation exposure:

Total property value: \$94,94,0131 \$229,202 Maximum has 202: \$927,200 \$557,875 Maximum has 202: \$927,200 \$557,875 Maring property value: \$927,200 \$557,875 Maring property value: \$927,200 \$557,875 Maring property value: \$927,820 \$927,820 Weights average current VAR: \$94,840 \$937,820 Maring the origin (incronol)states): \$134 \$937,820 Maring the origin (incronol)states): \$136,86 \$937,820 Maring the origin (incronol)states): \$136,86 \$937,800 Maring the origin (incronol)states): \$136,86 \$937,800 Maring the origin (incronol)states): \$136,86 \$137,87 Maring the origin (incronol)states): \$136,86 \$137,87 Maring the origin (incronol)states): \$136,86 \$137,87 Maring the origin (incronol)states): \$136,86 \$143,88 Weights average textrent (incronol)states): \$136,86 \$143,88 Weights average textrent (incronol)states): \$137,87 \$137,87 Weight	COLLATERAL INFORMATION	<u>At Issue</u>	<u>Oct - 22</u>
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Genworth 9.88% 13.16% QBE 3.78% 2.87% Not Insured 86.34% 83.97%	Mortgage Insurance	\$ % at Issue	Oct - 22
QBE 3.78% 2.87% Not Insured 86.34% 83.97%			
	QBE		
Total 100.00% 100.00%	Netherson	96 24%	83 97%
	Not insured	80.34%	03.3770

Seasoning Analysis				
		\$ % at Issue		Oct - 22
> 0 mths and \leq 3 mths		0.00%		0.00%
> 3 mths and \leq 6 mths		0.00%		0.00%
> 6 mths and ≤ 9 mths		0.00%		0.00%
> 9 mths and \leq 12 mths		0.00%		0.00%
> 12 mths and \leq 15 mths				0.00%
		14.18%		
> 15 mths and \leq 18 mths		30.89%		0.00%
> 18 mths and \leq 21 mths		9.52%		0.00%
> 21 mths and ≤ 24 mths		10.46%		0.00%
> 24 mths and \leq 36 mths		17.55%		0.00%
> 36 mths and \leq 48 mths		2.30%		56.59%
> 48 mths and \leq 60 mths		4.31%		21.49%
> 60 mths and \leq 72 mths		1.35%		4.90%
> 72 mths and \leq 84 mths		1.13%		3.75%
> 84 mths and ≤ 96 mths		0.53%		1.61%
> 96 mths and ≤ 108 mths		0.00%		0.73%
> 108 mths and \leq 120 mths		0.00%		0.00%
> 120 mths		7.77%		10.93%
Total		100.00%		100.00%
Total		100.00%		100.00%
Conservable Distribution		¢ % at lasur		0.4.33
Geographic Distribution		<u>\$ % at Issue</u>		<u>Oct - 22</u>
ACT - Inner city		0.00%		0.00%
ACT - Metro		1.07%		2.22%
ACT - Non metro		0.00%		0.00%
Total ACT		1.07%		2.22%
NSW/ Inporioity		0.00%		0.000
NSW - Inner city		0.06%		0.00%
NSW - Metro		36.62%		40.85%
NSW - Non metro		8.60%		7.17%
Total NSW		45.29%		48.02%
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%		13.45%
QLD - Non metro		5.84%		10.09%
				23.54%
Total QLD		18.64%		23.34%
SA - Inner city		0.00%		0.00%
SA - Metro		1.55%		0.00%
SA - Non metro		0.43%		0.94%
Total SA		1.98%		0.94%
		1.58%		0.54%
		0.000/		
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%
		0.56%		0.00%
VIC - Inner city		0.59%		1.25%
VIC - Inner city VIC - Metro		0.59% 22.38%		1.25% 14.80%
VIC - Inner city		0.59%		1.25%
VIC - Inner city VIC - Metro		0.59% 22.38%		1.25% 14.80%
VIC - Inner city VIC - Metro VIC - Non metro		0.59% 22.38% 2.05%		1.25% 14.80% 1.71%
VIC - Inner city VIC - Metro VIC - Non metro Total VIC		0.59% 22.38% 2.05% 25.01%		1.25% 14.80% 1.71% 17.76%
VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city		0.59% 22.38% 2.05% 25.01% 0.00%		1.25% 14.80% 1.71% 17.76% 0.00%
VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro		0.59% 22.38% 2.05% 25.01% 0.00% 6.77%		1.25% 14.80% 1.71% 17.76% 0.00% 6.14%
VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro		0.59% 22.38% 2.05% 25.01% 0.00% 6.77% 0.69%		1.25% 14.80% 1.71% 17.76% 0.00% 6.14% 1.39%
VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro		0.59% 22.38% 2.05% 25.01% 0.00% 6.77%		1.25% 14.80% 1.71% 17.76% 0.00% 6.14%
VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro		0.59% 22.38% 2.05% 25.01% 0.00% 6.77% 0.69%		1.25% 14.80% 1.71% 17.76% 0.00% 6.14% 1.39%
VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro		0.59% 22.38% 2.05% 25.01% 0.00% 6.77% 0.69%		1.25% 14.80% 1.71% 17.76% 0.00% 6.14% 1.39%
VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total WA Total Inner City		0.59% 22.38% 2.05% 25.01% 0.00% 6.77% 0.69% 7.46% 0.65%		1.25% 14.80% 1.71% 17.76% 0.00% 6.14% 1.39% 7.53% 1.25%
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		0.59% 22.38% 2.05% 25.01% 0.00% 6.77% 0.69% 7.46% 0.65% 81.75%		1.25% 14.80% 1.71% 17.76% 0.00% 6.14% 1.39% 7.53% 1.25% 77.46%
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 Total Non Metro		0.59% 22.38% 2.05% 25.01% 0.00% 6.77% 0.69% 7.46% 0.65% 81.75% 17.60%		1.25% 14.80% 1.71% 17.76% 0.00% 6.14% 1.39% 7.53% 1.25% 77.46% 21.29%
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		0.59% 22.38% 2.05% 25.01% 0.00% 6.77% 0.69% 7.46% 0.65% 81.75%		1.25% 14.80% 1.71% 17.76% 0.00% 6.14% 1.39% 7.53% 1.25% 77.46%
VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Non metro Total Inner City Total Inner City Total Metro Total Non Metro Total		0.59% 22.38% 2.05% 25.01% 0.00% 6.77% 0.69% 7.46% 0.65% 81.75% 17.60% 100.00%		1.25% 14.80% 1.71% 17.76% 0.00% 6.14% 1.39% 7.53% 1.25% 77.46% 21.29% 100.00%
VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Non metro Total Inner City Total Inner City Total Metro Total Non Metro Total ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	0.59% 22.38% 2.05% 25.01% 0.00% 6.77% 0.69% 7.46% 0.65% 81.75% 17.60% 17.60% 100.00%	<u>90+</u>	1.25% 14.80% 1.71% 17.76% 0.00% 6.14% 1.39% 7.53% 1.25% 77.46% 21.29% 100.00% Total
VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Non metro Total WA Total Inner City Total Inner City Total Metro Total Non Metro Total	<u>31-60</u> 0.00%	0.59% 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%	1.25% 14.80% 1.71% 17.76% 0.00% 6.14% 1.39% 7.53% 1.25% 77.46% 21.29% 100.00%
VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Non metro Total Inner City Total Inner City Total Metro Total Non Metro Total ARREARS \$ % (scheduled balance basis)		0.59% 22.38% 2.05% 25.01% 0.00% 6.77% 0.69% 7.46% 0.65% 81.75% 17.60% 17.60% 100.00%		1.25% 14.80% 1.71% 17.76% 0.00% 6.14% 1.39% 7.53% 1.25% 77.46% 21.29% 100.00% Total
VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total WA Total Inner City Total Inner City Total Metro Total Non Metro Total ARREARS \$ % (scheduled balance basis) Nov-21 Dec-21	0.00% 0.68%	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%	1.25% 14.80% 1.71% 17.76% 0.00% 6.14% 1.39% 7.53% 1.25% 77.46% 21.29% 100.00% 0.00% 0.68%
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 Total Non Metro Total ARREARS \$ % (scheduled balance basis) Nov-21 Dec-21 Jan-22	0.00% 0.68% 0.00%	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%	1.25% 14.80% 1.71% 17.76% 0.00% 6.14% 1.39% 7.53% 1.25% 77.46% 21.29% 100.00% 0.68% 0.70%
VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Non metro Total Inner City Total Inner City Total Metro Total Metro Total Metro Total ARREARS \$% (scheduled balance basis) Nov-21 Dec-21 Jan-22 Feb-22	0.00% 0.68% 0.00% 0.00%	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% 0.70% 0.00%	0.00% 0.00% 0.00% 0.73%	1.25% 14.80% 1.71% 17.76% 0.00% 6.14% 1.39% 7.53% 1.25% 77.46% 21.29% 100.00% 0.68% 0.70% 0.73%
VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Non metro Total Inner City Total Inner City Total Inner City Total Metro Total Non Metro Total ARREARS \$ % (scheduled balance basis) Nov-21 Dec-21 Jan-22 Feb-22 Mar-22	0.00% 0.68% 0.00% 0.00% 0.75%	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% 0.73% 0.00%	1.25% 14.80% 1.71% 17.76% 0.00% 6.14% 1.39% 7.53% 1.25% 77.46% 21.29% 100.00% 0.68% 0.70% 0.73% 0.75%
VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Non metro Total Inner City Total Inner City Total Inner City Total Metro Total Non Metro Total ARREARS \$ % (scheduled balance basis) Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22	0.00% 0.68% 0.00% 0.00% 0.75% 0.00%	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% 0.73% 0.00% 0.00%	1.25% 14.80% 1.71% 17.76% 0.00% 6.14% 1.39% 7.53% 1.25% 77.46% 21.29% 100.00% 0.68% 0.70% 0.73% 0.75% 0.00%
VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Non metro Total Inner City Total Inner City Total Inner City Total Metro Total Non Metro Total ARREARS \$ % (scheduled balance basis) Nov-21 Dec-21 Jan-22 Feb-22 Mar-22	0.00% 0.68% 0.00% 0.00% 0.75%	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% 0.73% 0.00%	1.25% 14.80% 1.71% 17.76% 0.00% 6.14% 1.39% 7.53% 1.25% 77.46% 21.29% 100.00% 0.68% 0.70% 0.73% 0.75%
VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total Non metro Total WA Total Inner City Total Metro Total Metro Total ARREARS \$ % (scheduled balance basis) Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 May-22	0.00% 0.68% 0.00% 0.75% 0.00% 0.00%	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% 0.73% 0.00% 0.00% 0.00%	1.25% 14.80% 1.71% 17.76% 0.00% 6.14% 1.39% 7.53% 1.25% 77.46% 21.29% 100.00% 0.68% 0.70% 0.73% 0.73% 0.75% 0.00% 0.00%
VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total Metro Total Inner City Total Inner City Total Metro Total Metro Total ARREARS \$% (scheduled balance basis) Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Jun-22	0.00% 0.68% 0.00% 0.75% 0.00% 0.00% 0.00%	0.59% 22.38% 2.05% 25.01% 0.00% 6.77% 0.63% 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% 0.73% 0.00% 0.00% 0.00% 0.00%	1.25% 14.80% 1.71% 17.76% 0.00% 6.14% 1.39% 7.53% 1.25% 77.46% 21.29% 100.00% 0.68% 0.70% 0.73% 0.75% 0.00% 0.00%
VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Non metro Total Inner City Total Inner City Total Metro Total Non Metro Total ARREARS \$ % (scheduled balance basis) Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Jun-22 Jul-22	0.00% 0.68% 0.00% 0.75% 0.00% 0.00% 0.00% 0.00%	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% 0.73% 0.00% 0.00% 0.00% 0.00% 0.00%	1.25% 14.80% 1.71% 17.76% 0.00% 6.14% 1.39% 7.53% 1.25% 77.46% 21.29% 100.00% 0.68% 0.70% 0.73% 0.70% 0.73% 0.75% 0.00% 0.00%
VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Non metro Total Inner City Total Inner City Total Metro Total Non Metro Total ARREARS \$ % (scheduled balance basis) Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Aug-22	0.00% 0.68% 0.00% 0.75% 0.00% 0.00% 0.00% 0.00% 0.00%	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% 0.73% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	1.25% 14.80% 1.71% 17.76% 0.00% 6.14% 1.39% 7.53% 1.25% 77.46% 21.29% 100.00% 0.68% 0.70% 0.73% 0.75% 0.00% 0.00% 0.00% 0.00%
VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total Non Metro Total Inner City Total Metro Total Non Metro Total ARREARS \$ % (scheduled balance basis) Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 May-22 Jun-22 Jul-22 Jul-22 Sep-22	0.00% 0.68% 0.00% 0.75% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	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% 0.73% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	1.25% 14.80% 1.71% 17.76% 0.00% 6.14% 1.39% 7.53% 1.25% 77.46% 21.29% 100.00% 0.00% 0.00% 0.73% 0.75% 0.00% 0.00% 0.00% 0.00% 0.00%
VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Non metro Total Inner City Total Inner City Total Metro Total Non Metro Total ARREARS \$ % (scheduled balance basis) Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Aug-22	0.00% 0.68% 0.00% 0.75% 0.00% 0.00% 0.00% 0.00% 0.00%	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% 0.73% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	1.25% 14.80% 1.71% 17.76% 0.00% 6.14% 1.39% 7.53% 1.25% 77.46% 21.29% 100.00% 0.68% 0.70% 0.73% 0.75% 0.00% 0.00% 0.00% 0.00%

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