PROGRESS 2008-1R TRUST RISK RETENTION POOL

Transaction Name:

Closing Date:
Saturday, 31 October 2020
Maturity Date:
Tuesday, 23 November 2049
Payment Date:
The 23rd 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.

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:

6.90%

COLLATERAL INFORMATION	<u>At Issue</u>	Oct - 24
Total pool size:	\$235,917,690.46	\$250,944,791.25
Total Number Of Loans (UnConsolidated):	825	741
Total number of loans (consolidating split loans):	510	524
Average loan Size:	\$462,583.71	\$478,902.27
Maximum loan size:	\$2,035,121.00	\$1,921,649.01
Total property value:	\$385,929,243.90	\$424,040,982.10
Number of Properties:	570	557
Average property value:	\$677,068.85	\$761,294.40
Average current LVR:	64.04%	60.39%
Average Term to Maturity (months):	283.83	255.05
Maximum Remaining Term to Maturity (months):	353.65	356.12
Weighted Average Seasoning (months):	55.07	74.67
Weighted Average Current LVR:	67.64%	68.05%
Weighted Average Term to Maturity (months):	299.32	282.61
% of pool with loans > \$500,000:	56.47%	65.12%
% of pool (amount) LoDoc Loans:	0.42%	1.05%
Maximum Current LVR:	91.88%	116.42%
% Fixed Rate Loans(Value):	16.71%	3.05%
% Interest Only loans (Value):	12.39%	14.87%
Weighted Average Coupon:	3.33%	6.63%
Investment Loans:	25.12%	35.18%
Weighted Average Fixed Rate:		5.18%
Weighted Average Variable Rate:		6.67%
Outstanding Balance Distribution	\$ % at Issue	<u>Oct - 24</u>
≤\$0	-0.01%	-0.01%
> \$0 and ≤ \$100,000	0.21%	0.73%
> \$100,000 and ≤ \$150,000	1.10%	1.25%
> \$150,000 and ≤ \$200,000	1.99%	2.29%
> \$200,000 and ≤ \$250,000	4.30%	4.24%
> \$250,000 and ≤ \$300,000	4.88%	3.93%
> \$300,000 and ≤ \$350,000	9.38%	5.26%
> \$350,000 and ≤ \$400,000	6.50%	6.50%
> \$400,000 and ≤ \$450,000	8.11%	4.61%
> \$450,000 and ≤ \$500,000	7.07%	6.06%
> \$500,000 and ≤ \$550,000	5.10%	6.06%
> \$550,000 and ≤ \$600,000	5.12%	4.59%
> \$600,000 and ≤ \$650,000	5.81%	6.22%
> \$650,000 and ≤ \$700,000	3.16%	4.57%
> \$700,000 and ≤ \$750,000	3.98%	4.02%
> \$750,000 and ≤ \$800,000	3.25%	2.78%
> \$800,000 and ≤ \$850,000	4.52%	2.64%
> \$850,000 and ≤ \$900,000	3.35%	4.23%
> \$900,000 and ≤ \$950,000	2.36%	2.93%
> \$950,000 and ≤ \$1,000,000	1.66%	1.95%
> \$1,000,000 and ≤ \$1,050,000	1.73%	2.47%
> \$1,050,000 and ≤ \$1,100,000	1.83%	2.16%
> \$1,100,000 and ≤ \$1,150,000	2.40%	2.24%
> \$1,150,000 and ≤ \$1,200,000	0.98%	0.94%
> \$1,200,000 and ≤ \$1,250,000	2.08%	1.96%
> \$1,250,000 and ≤ \$1,300,000	0.54%	0.51%
> \$1,300,000 and ≤ \$1,400,000	1.70%	1.63%
> \$1,400,000 and ≤ \$1,500,000	2.44%	3.51%
> \$1,500,000 and ≤ \$1,750,000	2.75%	4.50%
> \$1,750,000 and ≤ \$2,000,000	0.00%	5.18%
> \$2,000,000	1.72%	0.00%
Total	100.00%	100.00%

> 25% and ≤ 30% > 30% and ≤ 35%	0.66% 0.98%	0.96% 1.04%
> 35% and ≤ 40%	2.17%	3.52%
> 40% and ≤ 45%	2.83%	3.13%
> 45% and ≤ 50%	4.18%	4.34%
> 50% and ≤ 55%	5.33%	4.84%
> 55% and ≤ 60%	5.52%	5.04%
> 60% and ≤ 65%	7.32%	8.83%
> 65% and ≤ 70% > 70% and ≤ 75%	12.90% 19.90%	6.22% 13.32%
> 75% and ≤ 80%	26.26%	27.89%
> 80% and ≤ 85%	9.00%	11.73%
> 85% and ≤ 90%	1.18%	5.30%
> 90% and ≤ 95%	0.38%	1.31%
> 95% and ≤ 100%	0.00%	0.24%
> 100%		0.12%
Total	100.00%	100.00%
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Mortgage Insurance Genworth	\$ % at Issue 23.48%	Oct - 24 32.69%
QBE	23.46%	3.21%
Insurable	74.14%	64.11%
Total	100.00%	100.00%
Seasoning Analysis	\$ % at Issue	<u>Oct - 24</u>
> 0 mths and ≤ 3 mths	0.66%	0.00%
> 3 mths and ≤ 6 mths	0.05%	5.08%
> 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths	0.68% 2.21%	1.17% 2.00%
> 12 mths and ≤ 15 mths	9.14%	0.38%
> 15 mths and ≤ 18 mths	10.00%	9.02%
> 18 mths and ≤ 21 mths	5.18%	3.01%
> 21 mths and ≤ 24 mths	5.78%	4.12%
> 24 mths and ≤ 36 mths	12.20%	3.88%
> 36 mths and ≤ 48 mths	11.46%	1.63%
> 48 mths and ≤ 60 mths	8.23%	8.06%
> 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths	7.56% 5.59%	17.40% 8.98%
> 84 mths and ≤ 96 mths	5.54%	5.94%
> 96 mths and ≤ 108 mths	2.78%	6.26%
> 108 mths and ≤ 120 mths	2.39%	5.77%
> 120 mths	10.55%	17.31%
	100.00%	100.00%
Total	100.00%	
		0.4.24
Geographic Distribution	\$ % at Issue	Oct - 24
Geographic Distribution NSW - Inner City	\$ % at Issue 0.18%	0.67%
Geographic Distribution	\$ % at Issue	
Geographic Distribution NSW - Inner City NSW - Metro	\$ % at Issue 0.18% 38.33%	0.67% 44.76%
Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro	\$ % at Issue 0.18% 38.33% 10.14%	0.67% 44.76% 3.05%
Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City	\$ % at Issue 0.18% 38.33% 10.14% 48.65% 0.00%	0.67% 44.76% 3.05% 48.47%
Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro	\$ % at Issue 0.18% 38.33% 10.14% 48.65% 0.00% 1.06%	0.67% 44.76% 3.05% 48.47% 0.00% 0.80%
Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Metro	\$ % at Issue 0.18% 38.33% 10.14% 48.65% 0.00% 1.06% 0.00%	0.67% 44.76% 3.05% 48.47% 0.00% 0.80% 0.00%
Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro	\$ % at Issue 0.18% 38.33% 10.14% 48.65% 0.00% 1.06%	0.67% 44.76% 3.05% 48.47% 0.00% 0.80%
Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT	\$ % at Issue 0.18% 38.33% 10.14% 48.65% 0.00% 1.06% 0.00% 1.06%	0.67% 44.76% 3.05% 48.47% 0.00% 0.80% 0.80%
Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Metro	\$ % at Issue 0.18% 38.33% 10.14% 48.65% 0.00% 1.06% 0.00%	0.67% 44.76% 3.05% 48.47% 0.00% 0.80% 0.00%
Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Metro Total ACT VIC - Inner City	\$ % at Issue 0.18% 38.33% 10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17%	0.67% 44.76% 3.05% 48.47% 0.00% 0.80% 0.00% 0.80%
Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Metro Total ACT VIC - Inner City VIC - Metro	\$ % at Issue 0.18% 38.33% 10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17% 14.86%	0.67% 44.76% 3.05% 48.47% 0.00% 0.80% 0.80% 0.47% 19.05%
Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Metro Total ACT VIC - Inner City VIC - Metro VIC - Non Metro Total VIC	\$ % at Issue 0.18% 38.33% 10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53%	0.67% 44.76% 3.05% 48.47% 0.00% 0.80% 0.80% 0.47% 19.05% 1.17% 20.69%
Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Metro Total ACT VIC - Inner City VIC - Metro VIC - Non Metro Total VIC TAS - Inner City	\$ % at Issue 0.18% 38.33% 10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53% 0.00%	0.67% 44.76% 3.05% 48.47% 0.00% 0.80% 0.80% 0.47% 19.05% 1.17% 20.69%
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Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Metro Total ACT VIC - Inner City VIC - Metro VIC - Non Metro Total VIC TAS - Inner City TAS - Metro TAS - Non Metro	\$ % at Issue 0.18% 38.33% 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%	0.67% 44.76% 3.05% 48.47% 0.00% 0.80% 0.00% 0.80% 0.47% 19.05% 1.17% 20.69% 0.00% 0.11% 0.10%
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Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Metro Total ACT VIC - Inner City VIC - Metro VIC - Non Metro Total VIC TAS - Inner City TAS - Metro TAS - Non Metro	\$ % at Issue 0.18% 38.33% 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%	0.67% 44.76% 3.05% 48.47% 0.00% 0.80% 0.00% 0.80% 0.47% 19.05% 1.17% 20.69% 0.00% 0.11% 0.10%
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Geographic Distribution NSW - Inner City 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 TAS - Metro Total TAS QLD - Inner City QLD - Metro QLD - Non Metro Total QLD WA - Inner City WA - Metro WA - Non Metro Total WA SA - Inner City SA - Metro	\$ % at Issue 0.18% 38.33% 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%	0.67% 44.76% 3.05% 48.47% 0.00% 0.80% 0.00% 0.80% 0.47% 19.05% 1.17% 20.69% 0.00% 0.11% 0.10% 0.21% 0.00% 10.80% 2.04% 12.84% 0.62% 11.51% 0.72% 12.85% 0.26% 3.13%
Geographic Distribution NSW - Inner City 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 TAS - Non Metro Total TAS QLD - Inner City QLD - Metro QLD - Non Metro Total QLD WA - Inner City WA - Metro WA - Non Metro Total WA SA - Inner City SA - Metro SA - Non Metro	\$ % at Issue 0.18% 38.33% 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%	0.67% 44.76% 3.05% 48.47% 0.00% 0.80% 0.00% 0.80% 0.47% 19.05% 1.17% 20.69% 0.00% 0.11% 0.10% 0.21% 0.00% 10.80% 2.04% 12.84% 0.62% 11.51% 0.72% 12.85% 0.26% 3.13% 0.47%
Geographic Distribution NSW - Inner City 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 TAS - Metro Total TAS QLD - Inner City QLD - Metro QLD - Non Metro Total QLD WA - Inner City WA - Metro WA - Non Metro Total WA SA - Inner City SA - Metro	\$ % at Issue 0.18% 38.33% 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%	0.67% 44.76% 3.05% 48.47% 0.00% 0.80% 0.00% 0.80% 0.47% 19.05% 1.17% 20.69% 0.00% 0.11% 0.10% 0.21% 0.00% 10.80% 2.04% 12.84% 0.62% 11.51% 0.72% 12.85% 0.26% 3.13%
Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City VIC - Metro VIC - Non Metro Total VIC TAS - Inner City TAS - Metro TAS - Metro Total TAS QLD - Inner City QLD - Metro QLD - Non Metro Total QLD WA - Inner City WA - Metro WA - Non Metro Total WA SA - Inner City SA - Metro SA - Metro SA - Non Metro Total SA	\$% at Issue 0.18% 38.33% 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%	0.67% 44.76% 3.05% 48.47% 0.00% 0.80% 0.00% 0.80% 0.47% 19.05% 1.17% 20.69% 0.00% 0.11% 0.10% 0.21% 0.00% 10.80% 2.04% 12.84% 0.62% 11.51% 0.72% 12.85% 0.26% 3.13% 0.47% 3.86%
Geographic Distribution NSW - Inner City 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 TAS - Non Metro Total TAS QLD - Inner City QLD - Metro QLD - Non Metro Total QLD WA - Inner City WA - Metro WA - Non Metro Total WA SA - Inner City SA - Metro SA - Non Metro	\$ % at Issue 0.18% 38.33% 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%	0.67% 44.76% 3.05% 48.47% 0.00% 0.80% 0.00% 0.80% 0.47% 19.05% 1.17% 20.69% 0.00% 0.11% 0.10% 0.21% 0.00% 10.80% 2.04% 12.84% 0.62% 11.51% 0.72% 12.85% 0.26% 3.13% 0.47%
Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - 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 - 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	\$ % at Issue 0.18% 38.33% 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%	0.67% 44.76% 3.05% 48.47% 0.00% 0.80% 0.00% 0.80% 0.47% 19.05% 1.17% 20.69% 0.00% 0.11% 0.10% 0.21% 0.00% 10.80% 2.04% 12.84% 0.62% 11.51% 0.72% 12.85% 0.26% 3.13% 0.47% 3.86%
Geographic Distribution NSW - Inner City 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 - Metro 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 - Metro	\$ % at Issue 0.18% 38.33% 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%	0.67% 44.76% 3.05% 48.47% 0.00% 0.80% 0.00% 0.80% 0.47% 19.05% 1.17% 20.69% 0.00% 0.11% 0.10% 0.21% 0.00% 10.80% 2.04% 12.84% 0.62% 11.51% 0.72% 12.85% 0.26% 3.13% 0.47% 3.86% 0.00% 0.00% 0.28%
Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Metro ACT - Mon 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 - Metro QLD - Metro Total QLD WA - Inner City WA - Metro Total QLD SA - Inner City SA - Metro Total WA SA - Inner City SA - Metro Total SA - Non Metro Total SA - Metro Total WA - Metro Total SA - Metro Total SA - Non Metro Total SA - Non Metro Total SA - Non Metro Total NT - Metro NT - Non Metro Total NT	\$ % at Issue 0.18% 38.31% 10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17% 14.86% 15.15% 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% 0.00% 0.00% 0.00%	0.67% 44.76% 3.05% 48.47% 0.00% 0.80% 0.00% 0.80% 0.47% 19.05% 1.17% 20.69% 0.00% 0.11% 0.10% 0.21% 0.00% 10.80% 2.04% 12.84% 0.62% 11.51% 0.72% 12.85% 0.26% 3.13% 0.47% 3.86% 0.00% 0.28% 0.00% 0.28%
Geographic Distribution NSW - Inner City 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 TAS - Non Metro Total TAS - Non Metro Total TAS - Non Metro Total QLD - Metro 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 - Metro NT - Non Metro Total NT	\$ ** at Issue 0.18% 38.33% 31.314% 48.65% 0.00% 1.06% 0.00% 1.06% 1.06% 1.1.51% 1.51% 1.5.13% 1.5.13% 0.00% 1.33% 0.14% 1.147% 0.00% 1.47% 0.00% 1.2.76% 0.56% 13.32% 0.00% 3.16% 0.73% 3.89% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.67% 44.76% 3.05% 48.47% 0.00% 0.80% 0.00% 0.80% 0.47% 19.05% 1.17% 20.69% 0.00% 0.11% 0.10% 0.21% 0.00% 10.80% 2.04% 12.84% 0.62% 11.51% 0.72% 12.85% 0.26% 3.13% 0.47% 3.86% 0.00% 0.28% 0.00% 0.28% 0.00% 0.28%
Geographic Distribution NSW - Inner City NSW - Metro NSW - Metro Total NSW ACT - Inner City ACT - Metro ACT - 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 - 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 - Metro NT	\$ ** at Issue 0.18% 38.33% 18.314% 48.65% 0.00% 1.06% 1.06% 1.06% 1.06% 1.186 1.486 1.51% 16.53% 1.00% 1.33% 1.314% 1.47% 1.47% 1.47% 1.47% 1.47% 1.47% 1.47% 1.49% 1.4.99% 1.4.99% 1.4.99% 1.4.99% 1.4.99% 1.4.99% 1.4.99% 1.4.99% 1.5.6% 1.3.32% 1.6.6% 1.3.2% 1.6.73% 1.8.9% 1.0.0%	0.67% 44.76% 3.05% 48.47% 0.00% 0.80% 0.00% 0.80% 0.47% 19.05% 1.17% 20.69% 0.00% 0.11% 0.10% 0.21% 0.00% 10.80% 2.04% 12.84% 0.62% 11.51% 0.72% 12.85% 0.26% 3.13% 0.47% 3.86% 0.00% 0.28% 0.00% 0.28% 0.00% 0.28%
Geographic Distribution NSW - Inner City 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 - Metro TAS - Non Metro Total TAS QLD - Inner City QLD - Metro 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 - Non Metro Total SA - Non Metro Total WA NT - Inner City NT - Metro NT - Non Metro Total NT	\$ ** at Issue 0.18% 38.33% 31.314% 48.65% 0.00% 1.06% 0.00% 1.06% 1.06% 1.1.51% 1.51% 1.5.13% 1.5.13% 0.00% 1.33% 0.14% 1.147% 0.00% 1.47% 0.00% 1.2.76% 0.56% 13.32% 0.00% 3.16% 0.73% 3.89% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.67% 44.76% 3.05% 48.47% 0.00% 0.80% 0.00% 0.80% 0.47% 19.05% 1.17% 20.69% 0.00% 0.11% 0.10% 0.21% 0.00% 10.80% 2.04% 12.84% 0.62% 11.51% 0.72% 12.85% 0.26% 3.13% 0.47% 3.86% 0.00% 0.28% 0.00% 0.28% 0.00% 0.28%

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

Nov-23	ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	Total
Dec.23	Nov-23				
Jan-24 2,062% 0,896% 4,700% 7,558% Feb-24 2,639% 1,075% 4,480% 8,204% 4,876% 4,876% 4,876% 8,204% 4,876% 4,875% 8,337% 4,724% 4,876% 3,372% 1,227% 4,466% 9,675% 4,476% 4,487% 4	Dec-23				
Feb-24	Jan-24				
Mar-24	Feb-24				
Apr 24 2.938% 0.524% 4.879% 8.337% Mony 24 3.972% 1.237% 4.666% 9.675% Mun-24 3.921% 2.261% 3.573% 9.125% Mul-24 3.101% 0.405% 3.333% 6.750% Mug 24 1.322% 1.389% 3.200% 5.910% Sep-24 2.144% 0.445% 4.287% 6.876% Cut-24 2.825% 0.205% 4.048% 7.078% MORTGAGE IN POSSESSION No of Accounts	Mar-24				
May-24 3.972% 1.237%	Apr-24		0.524%		8.337%
Jun-24 3.291% 2.261% 3.573% 9.125% Jun-24 3.012% 0.405% 3.333% 6.750% Jun-24 1.322% 1.389% 3.200% 5.510% 5ep-24 0.2144% 0.445% 4.287% 6.876% 0.724 0.405% 0.205% 4.048% 7.078% 5ep-24 0.2825% 0.205% 2.8225% 0.205% 4.048% 7.078% 5ep-24 0.2825% 0.205% 2.8225% 0.	May-24	3.972%	1.237%	4.466%	9.675%
Aug-24 1.322% 1.389% 3.200% 5.910% Sep-24 2.144% 0.445% 4.287% 6.876% Cot-24 2.282% 0.205% 4.048% 7.078% MORTGAGE IN POSSESSION No of Accounts Amount (\$) Contract Contract <t< td=""><td>Jun-24</td><td>3.291%</td><td>2.261%</td><td>3.573%</td><td>9.125%</td></t<>	Jun-24	3.291%	2.261%	3.573%	9.125%
Sep 24	Jul-24	3.012%	0.405%	3.333%	6.750%
	Aug-24	1.322%	1.389%	3.200%	5.910%
MORTGAGE IN POSSESSION Nov-23 Dec-23 Dec-24 Feb-24 Mar-24 Mar-24 May-24	Sep-24	2.144%	0.445%	4.287%	6.876%
	Oct-24	2.825%	0.205%	4.048%	7.078%
Dec-23 Jan-24 Feb-24	MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Jan-24 Feb-24	Nov-23	-	-		
Feb-24 Mar-24	Dec-23	-	-		
Mar-24	Jan-24	-	-		
Apr-24 May-24 Jul-24 Jul-24 Aug-24 Au	Feb-24	-	-		
May-24	Mar-24	-	-		
Jun-24 Jul-24	Apr-24	-	-		
Jul-24	May-24	-	-		
Aug-24	Jun-24	-	-		
Sep-24	Jul-24	-	-		
No of Accounts 17 7,361,277 Dec-23 17 7,361,277 Dec-23 21 8,580,677 Jan-24 24 8,599,590 Mar-24 25 9,416,197 Apr-24 16 5,620,882 May-24 17 4,794,301 Jun-24 18 5,394,676 Jul-24 19 5,632,540 Sep-24 19 5,632,540 Sep-24 10 5,200,312 PRINCIPAL LOSS Gross Loss LMI Claim LMI Payment Net loss No of Accounts Amount (\$) Amou	Aug-24	-	-		
MORTGAGE SAFETY NET\HARDSHIPS Incl. COV-19 Nov-23 Dec-23 17 7,361,277 Dec-23 21 8,580,677 Jan-24 Feb-24 8,599,590 Mar-24 8,599,590 Mar-24 Apr-24 16 5,620,882 May-24 17 4,794,301 Jun-24 Jun-24 18 5,394,676 Aug-24 19 5,632,540 Sep-24 Oct-24 PRINCIPAL LOSS Ref Accounts Amount (\$) Amount	Sep-24	-	-		
Nov-23 Dec-23 Jan-24 Jan-24 Eeb-24 Mar-24 Jan-24 Ja	Oct-24	-	-		
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 May-24 17 4,794,301 Jun-24 14 3,840,875 Jul-24 18 5,394,676 Aug-24 19 5,632,540 Sep-24 12 4,427,375 Oct-24 14 5,200,312 PRINCIPAL LOSS LMI Claim LMI Payment Net loss	MORTGAGE SAFETY NET\HARDSHIPS Incl. COV-19	No of Accounts	Amount (\$)		
Jan-24 23 9,539,627 Feb-24 8,599,590 Mar-24 25 9,416,197 Apr-24 16 5,620,882 May-24 17 4,794,301 Jun-24 14 3,840,875 Jul-24 18 5,394,676 Aug-24 19 5,632,540 Sep-24 12 4,427,375 Oct-24 14 5,200,312 PRINCIPAL LOSS Gross Loss LMI Claim LMI Payment Net loss	Nov-23				
Feb-24 24 8,599,590 Mar-24 25 9,416,197 Apr-24 16 5,620,882 May-24 17 4,794,301 Jun-24 14 3,840,875 Jul-24 18 5,394,676 Aug-24 19 5,632,540 Sep-24 12 4,427,375 Oct-24 14 5,200,312 PRINCIPAL LOSS LMI Claim LMI Payment Net loss	Dec-23		8,580,677		
Mar-24 25 9,416,197 Apr-24 16 5,620,882 May-24 17 4,794,301 Jun-24 14 3,840,875 Jul-24 18 5,394,676 Aug-24 19 5,632,540 Sep-24 12 4,427,375 Oct-24 14 5,200,312 PRINCIPAL LOSS LMI Claim LMI Payment Net loss	Jan-24				
Apr-24 16 5,620,882 May-24 17 4,794,301 Jun-24 14 3,840,875 Jul-24 18 5,394,676 Aug-24 19 5,632,540 Sep-24 12 4,427,375 Oct-24 14 5,200,312 PRINCIPAL LOSS	Feb-24				
May-24 17 4,794,301 Jun-24 14 3,840,875 Jul-24 18 5,394,676 Aug-24 19 5,632,540 Sep-24 12 4,427,375 Oct-24 14 5,200,312 PRINCIPAL LOSS LMI Claim LMI Payment Net loss	Mar-24				
Jun-24 14 3,840,875 Jul-24 18 5,394,676 Aug-24 19 5,632,540 Sep-24 12 4,427,375 Oct-24 14 5,200,312 PRINCIPAL LOSS LMI Claim LMI Payment Net loss					
Jul-24 18 5,394,676 Aug-24 19 5,632,540 Sep-24 12 4,427,375 Oct-24 14 5,200,312 PRINCIPAL LOSS LMI Claim LMI Payment Net loss	May-24				
Aug-24 19 5,632,540 Sep-24 12 4,427,375 Oct-24 14 5,200,312 PRINCIPAL LOSS LMI Claim LMI Payment Net loss					
Sep-24 12 4,427,375 Oct-24 14 5,200,312 PRINCIPAL LOSS LMI Claim LMI Payment Net loss					
Oct-24 PRINCIPAL LOSS Gross Loss LMI Claim LMI Payment Net loss	Aug-24				
PRINCIPAL LOSS <u>Gross Loss</u> <u>LMI Claim</u> <u>LMI Payment</u> <u>Net loss</u>	Sep-24				
	Oct-24	14	5,200,312		
2020	PRINCIPAL LOSS	Gross Loss	LMI Claim	LMI Payment	Net loss
	2020 Total	-	-	-	-