Progress 2023-1 Trust Risk Retention Pool

Transaction Name:Progress 2023-1Closing Date:Thursday, 30th March 2023Maturity Date:Monday, 18th May 2054

 Maturity Date:
 Monday, 18th May 2054

 Payment Date:
 16nd 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.

Current Risk Retention pool balance as percentage of securitisation exposure:

7.92%

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Oct - 24</u>
Total pool size:	\$52,398,312	\$33,466,633
Average loan Size:	\$646,893	\$631,446
Maximum loan size:	\$1,840,193	\$1,758,558
Total property value:	\$80,195,763	\$55,207,407
Average property value:	\$891,064	\$935,719
Maximum current LVR:	90.00%	80.00%
Average current LVR:	66.56%	61.21%
Weighted average current LVR:	69.57%	65.60%
Total number of loans (unconsolidated):	144	86
Total number of loans (consolidating split loans):	81	53
Number of properties:	90	59
Average term to maturity (months):	325.89	308.80
Maximum remaining term to maturity (months):	351.75	331.66
Weighted average seasoning (months):	18.71	39.14
Weighted average term to maturity (months):	332.26	312.99
% of pool with loans > \$500,000:	82.63%	76.49%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	68.13%	39.79%
% Interest Only loans (Value):	16.14%	26.02%
Weighted Average Coupon:	3.34%	5.03%
Weighted Average Fixed Rate:	2.27%	2.89%
Weighted Average Variable Rate:	5.61%	6.45%
Investment Loans:	27.20%	34.76%
Outstanding Balance Distribution	\$ % at Issue	<u>Oct - 24</u>
≤\$0	0.00%	0.00%
> \$0 and ≤ \$100,000	0.06%	0.06%
> \$100,000 and ≤ \$150,000	0.22%	1.11%
> \$150,000 and ≤ \$200,000	0.30%	0.00%
> \$200,000 and ≤ \$250,000	1.70%	1.90%
> \$250,000 and ≤ \$300,000	1.57%	0.75%
> \$300,000 and ≤ \$350,000	1.83%	1.00%
> \$350,000 and ≤ \$400,000	2.23%	3.48%
> \$400,000 and ≤ \$450,000	5.77%	5.10%
> \$450,000 and ≤ \$500,000	3.69%	10.12%
> \$500,000 and ≤ \$550,000	12.08%	10.98%
> \$550,000 and ≤ \$600,000	4.33%	6.86%
> \$600,000 and ≤ \$650,000	8.34%	7.53%
> \$650,000 and ≤ \$700,000	11.58%	6.07%
> \$700,000 and ≤ \$750,000	5.54%	4.44%
> \$750,000 and ≤ \$800,000	5.89%	0.00%
> \$800,000 and ≤ \$850,000	3.23%	0.00%
> \$850,000 and ≤ \$900,000	0.00%	0.00%
> \$900,000 and ≤ \$950,000	0.00%	2.71%
> \$950,000 and ≤ \$1,000,000	1.86%	0.00%
> \$1,000,000 and ≤ \$1,050,000	0.00%	0.00%
> \$1,050,000 and ≤ \$1,100,000	2.08%	0.00%
> \$1,100,000 and ≤ \$1,150,000	0.00%	3.32%
> \$1,150,000 and ≤ \$1,200,000	2.22%	3.54%
> \$1,200,000 and ≤ \$1,250,000	2.29%	3.72%
> \$1,250,000 and ≤ \$1,300,000	0.00%	0.00%
> \$1,300,000 and ≤ \$1,400,000	5.20%	4.18%
> \$1,400,000 and ≤ \$1,500,000	5.49%	8.52%
> \$1,500,000 and ≤ \$1,750,000	8.99%	9.37%
> \$1,750,000 and ≤ \$2,000,000	3.51%	5.25%
Total	100.00%	100.00%

1975 1976	< 00/	\$ % at Issue	Oct - 24
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\$780 and \$280 \$250			
\$700, and \$700	> 70% and ≤ 75%	17.25%	21.74%
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Tend			
Montage Insurance			
Service	Total	100.0076	100.0070
CRES 1,00% 1,00	Mortgage Insurance	\$ % at Issue	Oct - 24
March 1994 1995 1906	Genworth	8.48%	2.17%
Total 100 000	QBE	2.02%	1.49%
Seasoning Analysis			
20 mts and 5 a mts	Total	100.00%	100.00%
20 mts and 5 a mts	Seasoning Analysis	\$ % at Issue	Oct - 24
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^{*}The Geographic Distribution has been updated according to the S&P Assumptions:Australian RMBS Postcode Classification Assumptions, 07/01/2024

ABREADS \$\$ (scheduled balance basis) 31.90 69.90 70.00 60.00					
02133	ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>60-90</u>	<u>90+</u>	<u>Total</u>
Nov.23 0.00% <	Sep-23	0.20%	0.00%	0.00%	0.00%
Dec.23			0.00%	0.00%	0.00%
Jan-24	Nov-23	0.00%	0.00%	0.00%	0.00%
Feb-24 0.00% <t< td=""><td>Dec-23</td><td>0.00%</td><td>0.00%</td><td>0.00%</td><td>0.00%</td></t<>	Dec-23	0.00%	0.00%	0.00%	0.00%
Mar-24	Jan-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% Jul-24 0.00% 0.00% 0.00% 0.00% Aug-24 0.00% 0.00% 0.00% 0.00% Sep 24 0.00% 0.00% 0.00% 0.00% Ct-24 0.00% 0.00% 0.00% 0.00% MORTGAGE SAFETY NET (Inclusive COV-19) No of Accounts Amount (5) Amount (5) Sep 23	Feb-24	0.00%	0.00%	0.00%	0.00%
May-24	Mar-24	1.02%	0.00%	0.00%	0.00%
Jun-24	Apr-24	0.00%	0.00%	0.00%	0.00%
Jul-24	May-24	0.00%	0.00%	0.00%	0.00%
Aug-24 0.00% <t< td=""><td>Jun-24</td><td>0.00%</td><td>0.00%</td><td>0.00%</td><td>0.00%</td></t<>	Jun-24	0.00%	0.00%	0.00%	0.00%
Sep-24 0.00% <t< td=""><td>Jul-24</td><td>0.00%</td><td>0.00%</td><td>0.00%</td><td>0.00%</td></t<>	Jul-24	0.00%	0.00%	0.00%	0.00%
Coct-24 0.00% 0.00% 0.00% 0.00% MORTGAGE SAFETY NET (Inclusive COV-19) No of Accounts Amount (\$) Control of County Control of County Control of County County (\$) Control of County County (\$) County	Aug-24	0.00%	0.00%	0.00%	0.00%
No of Accounts	Sep-24	0.00%	0.00%	0.00%	0.00%
Sep-23 0ct-23 6	Oct-24	0.00%	0.00%	0.00%	0.00%
0ct-23 - <td>MORTGAGE SAFETY NET (Inclusive COV-19)</td> <td>No of Accounts</td> <td>Amount (\$)</td> <td></td> <td></td>	MORTGAGE SAFETY NET (Inclusive COV-19)	No of Accounts	Amount (\$)		
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Jan-24			-		
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MORTGAGE IN POSSESSION No of Accounts Amount (\$) Sep-23 - - Oct-23 - - Nov-23 - - Dec-23 - - Jan-24 - - Feb-24 - - Mar-24 - - Apr-24 - - May-24 - - Jun-24 - - Jul-24 - - Jul-24 - - Aug-24 - - Sep-24 - - Oct-24 - - PRINCIPAL LOSS Gross Loss LMI claim (A\$) LMI payment (A\$) Net loss 2023 - - - - - 2024 - - - - -			-		
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PRINCIPAL LOSS Gross Loss LMI claim (A\$) LMI payment (A\$) Net loss 2023 2024 2 </td <td></td> <td></td> <td>-</td> <td></td> <td></td>			-		
PRINCIPAL LOSS Gross Loss LMI claim (A\$) LMI payment (A\$) Net loss 2023 -					
2023 2024					
2024		Gross Loss		LMI payment (AŞ)	<u>Net loss</u>
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