Progress 2019-1 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

Risk Retention Pool Thursday, 13th June 2019 Friday, 24th June 2050 24th 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.

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:

5.26%

Total procest size \$55,557 \$15,658 Manimum John Stein \$985,581 \$52,000 Lonal property value: \$10,377,136 \$985,781 Average property value: \$10,377,136 \$985,786 Average property value: \$10,000 \$12,777 Average property value: \$10,000 \$12,777 Average property value: \$10,000 \$12,777 Average transition of the common com	COLLATERAL INFORMATION	<u>At Issue</u>	<u>Dec - 22</u>
Maximum loan size. 505,081 533,376,687 Average properly value: 502,070 539,776,687 Average properly value: 582,000 539,776,777 Average properly value: 582,000 539,776 Average current LW. 67,015 545,600 Average current LW. 67,015 42,000 Total number of loans (locansolidating self loans): 126 47 Number of progerties: 128 47 Average term to maturity (months): 328,23 328,24 Average term to maturity (months): 10,000 30,000 Go pol, with binase \$500,000: 10,000 30,000 Average term to maturity (months): 10,000 30,000 Average term to maturity (months): 10,000 30,000 Average term to maturity (months): 30,000 <	Total pool size:	\$64,986,667	\$20,060,435
Total property value: \$33,37,108 \$33,37,00 Masimum carrent LVR: \$92,27% \$75,70 Masimum carrent LVR: \$92,27% \$75,70 Weight de warge current LVR: \$6,600 \$0.35 Weight de warge current LVR: \$6,600 \$6,600 Weight de warge current LVR: \$6,600 \$6,600 Number of properties: \$126 \$6,700 Number of properties: \$20,000 \$22,40 Masimum remaining term to maturity (months): \$328,25 \$28,47 Masimum remaining term to maturity (months): \$328,25 \$28,47 Weighted awarge seasoning (months): \$328,25 \$28,47 Weighted awarge seasoning (months): \$328,22 \$29,40 Weighted awarge seasoning (months): \$328,22 \$29,40 Versor Extraction (months): \$328,22 \$29,40 Vision (months): \$328,22 \$29,40 Vision (months): \$328,22 \$29,40 Vision (months): \$329,20 \$329,20 \$329,20 Veil part (months): \$329,20 \$329,20		\$515,767	\$426,818
Average property value: \$32,200 \$37,776 \$7,776	Maximum loan size:	\$985,081	\$822,028
Maximum current UN: 92.27% 9.787% Average current UN: 66.66% 0.35% Cotal number of loans (unconsolidated): 1.167 6.46 Total number of loans (unconsolidated): 1.267 6.48 Total number of loans (unconsolidated): 3.26.6 4.7 Average term to makurity (months): 3.82.6 4.7 Maximum remaining term to makurity (months): 3.82.6 3.22.8 Weighted average term to makurity (months): 3.32.82 20.90 Weighted average term to makurity (months): 3.32.82 20.90 Weighted average term to makurity (months): 3.90 0.00 Weighted average term to makurity (months): 3.90 0.00 Weighted average term to makurity (months): 3.90 0.00 We prod (amount) Lobe: Leans: 0.00 0.00 We prod (amount) Lobe: Leans: 0.00 0.00 Weighted average (cuppe): 3.99 0.00 Park and talk Loans (street average term to makurity (months): 0.00 Weighted average term to makurity (months): 0.00 Weighted average term to makuri	Total property value:	\$103,573,136	\$39,375,667
Amenge current LVP:	Average property value:		
Weighted wareing current LVIP: 66,05% Total number of loans (uconsolidating spill leans): 126 47 Total number of loans (uconsolidating spill leans): 126 47 Number of loans (uconsolidating spill leans): 126 47 Number of properties: 126 47 Weighted warring seasoning (months): 30,00 30,21 Weighted warring seasoning (months): 10,00 63,36 Kof pool demonth Loans Leans (Month): 71,200 68,36 Kof pool demonth Loans Leans (Value): 5,004 4,55 Kred fast (Leans): 3,00% 5,24 Merghted Average (cupon: 3,90% 5,24 Investment Leans: 9,00% 0,00% Vestanding Islance Distribution \$2,30,000 0,00% 0,00% Vestanding Islance Distribution 0,00% 0,00% 0,00% <td></td> <td></td> <td></td>			
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Number of properties: 126 427 226.25 2	· · · · · · · · · · · · · · · · · · ·		
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Kinterst Only Joans Valuel: 5.04% 4.45% Weighted Average Coupon: 3.99% 5.24% Investment Loans: 9.03% 14.01% Outstanding Balance Distribution \$ % at Issue Oct. 22 \$50 0.00% 0.00% > \$150,0000 and \$\$150,000 0.018% 0.13% \$150,0000 and \$\$150,000 0.05% 1.17% \$150,0000 and \$\$150,000 0.05% 1.17% \$250,000 and \$\$150,000 0.05% 1.17% \$250,000 and \$\$300,000 3.44% 4.05% \$350,000 and \$\$450,000 5.44% 0.15% \$350,000 and \$\$450,000 5.24% 0.15% \$4540,000 and \$\$450,000 5.27% 7.15% \$4540,000 and \$\$500,000 5.75% 7.15% \$4540,000 and \$\$500,000 5.75% 7.15% \$5500,000 and \$\$500,000 5.75% 7.15% \$5500,000 and \$\$500,000 5.75% 7.15% \$5500,000 and \$\$500,000 5.22% 1.68% \$5750,000 and \$\$500,000 7.22% 7.25% \$5750,000 an	% of pool (amount) LoDoc Loans:	0.00%	0.00%
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Outstanding Balance Distribution \$ % at Issue Occ. 2 ≤ 50 0.00% 0.00% > 50 and \$ \$150,000 0.00% 0.00% > \$150,000 and \$ \$150,000 0.40% 1.32% > \$150,000 and \$ \$250,000 0.00% 3.36% > \$250,000 and \$ \$350,000 3.44% 4.05% > \$250,000 and \$ \$350,000 \$.44% 4.05% > \$350,000 and \$ \$350,000 \$.44% 1.99% > \$350,000 and \$ \$350,000 \$.24% 3.34% > \$150,000 and \$ \$350,000 \$.22% 8.65% > \$400,000 and \$ \$350,000 \$.22% 8.65% > \$400,000 and \$ \$350,000 \$.27% 7.15% > \$500,000 and \$ \$500,000 \$.22% 8.65% > \$500,000 and \$ \$500,000 \$.24% 9.20% > \$550,000 and \$ \$500,000 \$.24% 9.20% > \$550,000 and \$ \$500,000 \$.24% 9.20% > \$550,000 and \$ \$500,000 \$.25% 1.65% > \$750,000 and \$ \$500,000 \$.25% 1.25% > \$580,000 and \$ \$500,000 \$.26% 9.26%	Weighted Average Coupon:	3.99%	5.24%
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Genworth 13.15% 10.72% QBE 2.83% 1.52% Uninsured 84.03% 87.76%	Total	100.00%	100.00%
QBE 2.83% 1.52% Uninsured 84.03% 87.76%	Mortgage Insurance	\$ % at Issue	<u>Dec - 22</u>
Uninsured 84.03% 87.76%	Genworth	13.15%	10.72%
	QBE	2.83%	1.52%
Total 100.00% 100.00%			
	Total	100.00%	100.00%

Seasoning Analysis		\$ % at Issue		Dec - 22
> 0 mths and ≤ 3 mths		1.29%		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		3.39%		0.00%
> 15 mths and ≤ 18 mths		65.64%		0.00%
> 18 mths and ≤ 21 mths		17.35%		0.00%
> 21 mths and ≤ 24 mths		3.12%		0.00%
> 24 mths and ≤ 36 mths		5.28%		0.00%
> 36 mths and ≤ 48 mths		1.31%		0.38%
> 48 mths and ≤ 60 mths		0.90%		45.04%
> 60 mths and ≤ 72 mths		0.00%		50.84%
> 72 mths and ≤ 84 mths		0.45%		2.39%
> 84 mths and ≤ 96 mths		0.00%		0.00%
> 96 mths and ≤ 108 mths		0.00%		0.00%
> 108 mths and ≤ 120 mths		0.00%		0.00%
> 120 mths		1.27%		1.35%
Total		100.00%		100.00%
Geographic Distribution		\$ % at Issue		Dec - 22
ACT - Inner city		0.00%		0.00%
ACT - Metro		2.38%		0.78%
ACT - Non metro		0.00%		0.00%
Total ACT		2.38%		0.78%
NSW - Inner city		0.00%		0.00%
NSW - Metro		30.95%		34.27%
NSW - Non metro		6.35%		3.24%
Total NSW		37.30%		37.51%
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		7.94%		7.87%
QLD - Non metro		6.35%		5.58%
Total QLD		14.29%		13.45%
SA - Inner city		0.00%		0.00%
SA - Metro		3.17%		5.27%
SA - Non metro		0.00%		0.00%
Total SA		3.17%		5.27%
T40 1		0.000/		0.000/
TAS - Inner city		0.00%		0.00%
TAS - Metro		0.00%		0.00%
TAS - Non metro		0.79%		0.00%
Total TAS		0.79%		0.00%
VIC Innor city		0.00%		0.00%
VIC Motro				
VIC - Metro		30.16%		27.24%
VIC - Non metro Total VIC		1.59% 31.75%		2.41% 29.64%
Total VIC		31.73%		25.04/0
WA - Inner city		0.00%		0.00%
WA - Metro		9.52%		12.00%
WA - Non metro		0.79%		1.35%
Total WA		10.32%		13.35%
1000		10.02/0		13.0370
Total Inner City		0.00%		0.00%
Total Metro		88.02%		87.43%
Total Non Metro		11.98%		12.57%
Total		100.00%		100.00%
ARREARS \$ % (scheduled balance basis)	31-60	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Jan-22	0.00%	0.00%	2.12%	2.12%
Feb-22	0.00%	0.00%	2.13%	2.12%
Mar-22	0.00%	0.00%	2.19%	2.13%
Apr-22	0.00%	0.00%	2.19%	2.19%
Арт-22 Мау-22	0.00%	0.00%	2.30%	2.24%
Jun-22	0.00%	0.00%	2.31%	2.31%
Jul-22 Jul-22	0.00%	0.00%	0.00%	0.00%
Aug-22	0.00%	0.00%	0.00%	0.00%
Sep-22	0.00%	0.00%	0.00%	0.00%
Oct-22	0.00%	0.00%	0.00%	0.00%
Nov-22	0.00%	0.00%	0.00%	0.00%
Dec-22	0.00%	0.00%	0.00%	0.00%

MORTGAGE SAFETY NET (Inclusive COV-19)	No of Accounts	Amount (\$)		
Jan-22				
Feb-22	1	1 539,328	3	
Mar-22				
Apr-22	1	1 541,492	•	
May-22		1 542,658		
Jun-22		1 543,891		
Jul-22				
Aug-22				
Sep-22				
Oct-22				
Nov-22				
Dec-22				
COVID-19 HARDSHIP	No of Accounts	Amount (\$)		
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 (\$)		
Jan-22	ito or Accounts	- <u>Amount (9)</u>		
Feb-22				
Mar-22				
Apr-22				
May-22				
Jun-22				
Jul-22				
Aug-22				
Sep-22				
Oct-22				
Nov-22				
Dec-22		-		
PRINCIPAL LOSS	Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss
2019				-
2020			=	=
2021			=	=
2022	-		-	-
Total			_	-