Progress 2023-1 Trust Risk Retention Pool

 Transaction Name:
 Progress 2023-1

 Closing Date:
 Thursday, 30th March 2023

 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

8.03%

| securitisation exposure: | ion exposure: | | |
|--------------------------|---------------|--|--|
| | | | |
| | | | |

| COLLATERAL INFORMATION | At Issue | <u>Dec - 23</u> |
|--------------------------------------------------------------------|----------------|-----------------|
| Total pool size: | \$52,398,312 | \$44,795,704 |
| Average loan Size: | \$646,893 | \$649,213 |
| Maximum loan size: | \$1,840,193 | \$1,803,819 |
| Total property value: | \$80,195,763 | \$70,721,932 |
| Average property value: | \$891,064 | \$918,467 |
| Maximum current LVR: | 90.00% | 80.00% |
| Average current LVR: | 66.56% | 64.16% |
| Weighted average current LVR: | 69.57% | 68.44% |
| Total number of loans (unconsolidated): | 144 | 124 |
| Total number of loans (consolidating split loans): | 81 | 69 |
| Number of properties: | 90 | 77 |
| Average term to maturity (months): | 325.89 | 318.24 |
| Maximum remaining term to maturity (months): | 351.75 | 341.69 |
| Weighted average seasoning (months): | 18.71 | 28.48 |
| Weighted average term to maturity (months): | 332.26 | 323.12 |
| % of pool with loans > \$500,000: | 82.63% | 83.04% |
| % of pool (amount) LoDoc Loans: | 0.00% | 0.00% |
| % Fixed Rate Loans(Value): | 68.13% | 33.65% |
| % InterEst Only loans (Value): | 16.14% | 22.79% |
| Weighted Average Coupon: | 3.34% | 5.18% |
| Weighted Average Fixed Rate: | 2.27% | 2.51% |
| Weighted Average Variable Rate: | 5.61% | 6.53% |
| InVestment Loans: | 27.20% | 5.18% |
| Outstanding Balance Distribution | \$ % at Issue | <u>Dec - 23</u> |
| ≤ \$0 | 0.00% | 0.00% |
| > \$0 and ≤ \$100,000 | 0.06% | 0.06% |
| > \$100,000 and ≤ \$150,000 | 0.22% | 0.25% |
| > \$150,000 and ≤ \$200,000 | 0.30% | 0.34% |
| > \$200,000 and ≤ \$250,000 | 1.70% | 1.44% |
| > \$250,000 and ≤ \$300,000 | 1.57% | 1.22% |
| > \$300,000 and ≤ \$350,000 | 1.83% | 0.75% |
| > \$350,000 and ≤ \$400,000 | 2.23% | 1.76% |
| > \$400,000 and ≤ \$450,000 | 5.77% | 4.75% |
| > \$450,000 and ≤ \$500,000 | 3.69% | 6.38% |
| > \$500,000 and ≤ \$550,000 | 12.08% | 12.97% |
| > \$550,000 and ≤ \$600,000 | 4.33% | 3.89% |
| > \$600,000 and ≤ \$650,000 | 8.34% | 9.58% |
| > \$650,000 and ≤ \$700,000 | 11.58% | 10.41% |
| > \$700,000 and ≤ \$750,000 | 5.54% | 3.22% |
| > \$750,000 and ≤ \$800,000 | 5.89% | 5.07% |
| > \$800,000 and ≤ \$850,000 | 3.23% 0.00% | 3.69% |
| > \$850,000 and ≤ \$900,000 | | 0.00% |
| > \$900,000 and ≤ \$950,000 > \$950,000 and ≤ \$1,000,000 | 0.00% 1.86% | 0.00% 2.22% |
| > \$1,000,000 and ≤ \$1,050,000 | 0.00% | 0.00% |
| > \$1,000,000 and ≤ \$1,000,000 > \$1,050,000 and ≤ \$1,100,000 | 2.08% | 0.00% |
| > \$1,100,000 and ≤ \$1,150,000 > \$1,100,000 and ≤ \$1,150,000 | 0.00% | 2.54% |
| > \$1,150,000 and ≤ \$1,200,000 > \$1,150,000 and ≤ \$1,200,000 | 2.22% | 2.63% |
| >\$1,150,000 and ≤\$1,250,000 >\$1,200,000 and ≤\$1,250,000 | 2.22% | 0.00% |
| > \$1,250,000 and ≤ \$1,300,000 > \$1,250,000 and ≤ \$1,300,000 | 0.00% | 2.88% |
| > \$1,250,000 and ≤ \$1,500,000 > \$1,300,000 and ≤ \$1,400,000 | 5.20% | 0.00% |
| > \$1,500,000 and ≤ \$1,500,000 > \$1,400,000 and ≤ \$1,500,000 | 5.49% | 9.52% |
| > \$1,500,000 and ≤ \$1,750,000 | 8.99% | 10.39% |
| > \$1,750,000 and ≤ \$2,000,000 | 3.51% | 4.03% |
| Total | 100.00% | 100.00% |
| 1000 | 100,0070 | 130.0076 |

| Outstanding Balance LVR Distribution | \$ % at Issue | <u>Dec - 23</u> |
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| ≤ 0% | 0.00% | 0.00% |
| > 0% and ≤ 25% | 0.77% | 0.86% |
| > 25% and ≤ 30% | 0.83% | 0.97% |
| > 30% and ≤ 35% | 0.83% | 0.94% |
| > 35% and ≤ 40% | 0.39% | 1.99% |
| > 40% and ≤ 45% | 2.82% | 1.69% |
| > 45% and ≤ 50% | 3.14% | 2.22% |
| > 50% and ≤ 55% | 5.58% | 3.39% |
| > 55% and ≤ 60% > 60% and ≤ 65% | 3.21% 6.98% | 4.74% 9.64% |
| > 65% and ≤ 70% | 7.69% | 13.18% |
| > 70% and ≤ 70% | 17.25% | 18.70% |
| > 75% and ≤ 80% | 49.59% | 41.65% |
| > 80% and ≤ 85% | 0.00% | 0.00% |
| > 85% and ≤ 90% | 0.91% | 0.00% |
| > 90% and ≤ 95% | 0.00% | 0.00% |
| > 95% and ≤ 100% | 0.00% | 0.00% |
| Total | 100.00% | 100.00% |
| Mortgago Incuranço | ¢% at Irrup | Doc. 22 |
| Mortgage Insurance Genworth | <u>\$ % at Issue</u> 8.48% | <u>Dec - 23</u> 1.66% |
| QBE | 2.02% | 1.17% |
| Not Insured | 89.49% | 97.17% |
| Total | 100.00% | 100.00% |
| | | |
| Seasoning Analysis | \$ % at Issue | <u>Dec - 23</u> |
| > 0 mths and ≤ 3 mths | 0.00% | 0.00% |
| > 3 mths and ≤ 6 mths | 0.00% | 0.00% |
| > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths | 1.17% | 0.00% |
| > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths | 0.00% 32.96% | 0.00% 0.00% |
| > 12 mtns and ≤ 15 mtns > 15 mths and ≤ 18 mths | 59.43% | 0.00% |
| > 18 mths and ≤ 21 mths | 0.02% | 1.35% |
| > 21 mths and ≤ 24 mths | 2.70% | 1.68% |
| > 24 mths and ≤ 36 mths | 0.00% | 93.32% |
| > 36 mths and ≤ 48 mths | 0.00% | 0.00% |
| > 48 mths and ≤ 60 mths | 0.00% | 0.00% |
| > 60 mths and ≤ 72 mths | 0.00% | 0.00% |
| > 72 mths and ≤ 84 mths | 0.00% | 0.00% |
| > 84 mths and ≤ 96 mths | 0.36% | 0.00% |
| and the state of | | |
| > 96 mths and ≤ 108 mths | 0.91% | 0.41% |
| > 108 mths and ≤ 120 mths | 2.40% | 3.19% |
| > 108 mths and ≤ 120 mths > 120 mths | 2.40% 0.06% | 3.19% 0.06% |
| > 108 mths and ≤ 120 mths | 2.40% | 3.19% |
| > 108 mths and ≤ 120 mths > 120 mths | 2.40% 0.06% | 3.19% 0.06% |
| > 108 mths and ≤ 120 mths > 120 mths Total | 2.40% 0.06% 100.00% | 3.19% 0.06% 100.00% |
| > 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution | 2.40% 0.06% 100.00% \$ % at Issue | 3.19% 0.06% 100.00% |
| > 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Inner city ACT - Metro ACT - Non metro | 2.40% 0.06% 100.00% \$ % at Issue 0.00% 37.97% 13.95% | 3.19% 0.06% 100.00% Dec - 23 0.00% 1.12% 0.00% |
| > 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Inner city ACT - Metro | 2.40% 0.06% 100.00% \$ % at issue 0.00% 37.97% | 3.19% 0.06% 100.00% <u>Dec - 23</u> 0.00% 1.12% |
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| > 108 mths and ≤ 120 mths Total Geographic Distribution 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 - Non metro Total VIC | 2.40% 0.06% 100.00% \$\frac{5}{8} \text{ at Issue}}{0.00%} 37.97% 13.95% 51.92% 0.00% 0.99% 0.00% 0.99% 0.00% 0.00% 0.00% 0.00% 0.00% 1.63% 0.22% 1.85% 0.00% 6.37% 4.45% 10.82% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% | 3.19% 0.06% 100.00% Dec - 23 0.00% 1.12% 0.00% 1.12% 0.00% 37.65% 13.99% 51.63% 0.00% 0.00% 0.00% 1.83% 4.52% 9.75% 0.00% 1.83% 0.25% 2.08% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.0 |
| > 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city 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 WA - Non metro Total VIC WA - Inner city WA - Metro VIC - Metro VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total VIC WA - Inner city WA - Metro VIC - | 2.40% 0.06% 100.00% \$\frac{5\%\ \text{at Issue}}{37.97\%} 13.95\%\ 51.92\% 0.00\% 0.99\% 0.00\% 0.09\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 1.63\% 0.22\% 1.85\% 10.82\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% | 3.19% 0.06% 100.00% Dec - 23 0.00% 1.12% 0.00% 1.12% 0.00% 37.65% 13.99% 51.63% 0.00% 0.00% 0.00% 1.22% 9.75% 0.00% 1.83% 0.25% 2.08% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.83% 0.25% 2.08% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% |
| > 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution 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 ZA 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 WA - Mon metro Total VIC WA - Inner city WA - Metro VIC - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC VIC - Non metro Total VIC - VIC | 2.40% 0.06% 100.00% \$5\%\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ | 3.19% 0.06% 100.00% Dec - 23 0.00% 1.12% 0.00% 1.12% 0.00% 37.65% 13.99% 51.63% 0.00% 0.00% 0.00% 1.23% 4.52% 9.75% 0.00% 1.83% 0.25% 2.08% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.83% 0.25% 2.08% 0.00% 0.00% 0.00% 0.00% 0.00% 1.83% 0.25% 2.10% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% |
| > 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution 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 WA - 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 VIC - Metro VIC - Non metro Total VIC VIC - Metro VIC - Non metro Total VIC VIC - Metro | 2.40% 0.06% 100.00% \$\frac{5\%\ \text{at Issue}}{37.97\%} 13.95\%\ 51.92\% 0.00\% 0.99\% 0.00\% 0.09\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 1.63\% 0.22\% 1.85\% 10.82\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% | 3.19% 0.06% 100.00% Dec - 23 0.00% 1.12% 0.00% 1.12% 0.00% 37.65% 13.99% 51.63% 0.00% 0.00% 0.00% 1.22% 9.75% 0.00% 1.83% 0.25% 2.08% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.83% 0.25% 2.08% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% |

| ARREARS \$ % (scheduled balance basis) Nov-22 | <u>31-60</u> | <u>60-90</u> | <u>90+</u> | <u>Total</u> |
|-----------------------------------------------|------------------|-----------------|-------------------|--------------|
| | | | | |
| ec-22 | | | | |
| n-23 | | | | |
| b-23 | | | | |
| 1ar-23 | | | | |
| pr-23 | 0.00% | 0.00% | 0.00% | 0.00% |
| Лау-23 | 0.00% | 0.00% | 0.00% | 0.00% |
| un-23 | 0.00% | 0.00% | 0.00% | 0.00% |
| ul-23 | 0.00% | 0.00% | 0.00% | 0.00% |
| nug-23 | 0.00% | 0.00% | 0.00% | 0.00% |
| ep-23 | | | | |
| • | 0.20% | 0.00% | 0.00% | 0.00% |
| Oct-23 | 0.00% | 0.00% | 0.00% | 0.00% |
| Nov-23 | 0.00% | 0.00% | 0.00% | 0.00% |
| ec-23 | 0.00% | 0.00% | 0.00% | 0.00% |
| MORTGAGE SAFETY NET (Inclusive COV-19) | No of Accounts | Amount (\$) | | |
| lov-22 | | | | |
| Dec-22 | | | | |
| an-23 | | | | |
| eb-23 | | | | |
| Mar-23 | | | | |
| pr-23 | | | | |
| Лау-23 | | | | |
| un-23 | | | | |
| | | | | |
| ul-23 | | - | | |
| lug-23 | | - | | |
| ep-23 | | - | | |
| Oct-23 | | - | | |
| lov-23 | | | | |
| Dec-23 | | - | | |
| COVID-19 HARDSHIP | No of Accounts | Amount (\$) | | |
| lov-22 | 110 017100001110 | runount (y) | | |
| Dec-22 | | | | |
| | | | | |
| an-23 | | | | |
| eb-23 | | | | |
| Лаr-23 | | | | |
| Apr-23 | | - | - | |
| Лау-23 | | - | | |
| un-23 | | - | - | |
| ul-23 | | _ | | |
| | | | | |
| .ug-23 | | - | • | |
| ep-23 | | - | • | |
| Oct-23 | | - | • | |
| lov-23 | | - | • | |
| Dec-23 | | - | - | |
| MORTGAGE IN POSSESSION | No of Accounts | Amount (\$) | | |
| lov-22 | | | | |
| ec-22 | | | | |
| an-23 | | | | |
| eb-23 | | | | |
| eu-25 Mar-23 | | | | |
| | | | | |
| pr-23 | | - | | |
| 1ay-23 | | - | | |
| un-23 | | - | | |
| ul-23 | | - | | |
| ug-23 | | | | |
| ep-23 | | | | |
| oct-23 | | | | |
| | | | | |
| lov-23 | | - | | |
| Dec-23 | | - | | |
| RINCIPAL LOSS | Gross Loss | LMI claim (A\$) | LMI payment (A\$) | Net loss |
| 023 | | | - | _ |
| otal | | | | |