PROGRESS 2008-1R 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

Sydney & Melbourne 3 Business Days before each Payment Date.

Risk Retention Pool

Saturday, 31 October 2020

Tuesday, 23 November 2049 The 23rd day of each month

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:

6.28%

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Nov - 20</u>
Total pool size:	\$235,917,690.46	\$222,730,462.84
Total Number Of Loans (UnConsolidated):	825	786
Total number of loans (consolidating split loans):	510	488
Average loan Size:	\$462,583.71	\$456,414.88
Maximum loan size:	\$2,035,121.00	\$1,739,626.11
Total property value:	\$385,929,243.90	\$364,994,168.90
Number of Properties:	570	541
Average property value: Average current LVR:	\$677,068.85 64.04%	\$674,665.75 64.09%
Average Term to Maturity (months):	283.83	283.16
Maximum Remaining Term to Maturity (months):	353.65	352.67
Weighted Average Seasoning (months):	55.07	55.90
Weighted Average Current LVR:	67.64%	67.71%
Weighted Average Term to Maturity (months):	299.32	298.48
% of pool with loans > \$500,000:	56.47%	56.18%
% of pool (amount) LoDoc Loans:	0.42%	0.00%
Maximum Current LVR:	91.88%	91.20%
% Fixed Rate Loans(Value):	16.71%	17.37%
% Interst Only loans (Value):	12.39%	12.97% 3.31%
Weighted Average Coupon: Investment Loans:	3.33% 25.12%	5.31% 25.94%
	23.12/0	23.3470
Outstanding Balance Distribution	<u>\$ % at Issue</u>	<u>Nov - 20</u>
≤ \$0 > \$0 and ≤ \$100,000	-0.01% 0.21%	-0.01% 0.19%
> \$100,000 and ≤ \$150,000	0.21%	1.17%
> \$150,000 and ≤ \$150,000	1.10%	1.93%
> \$200,000 and ≤ \$250,000	4.30%	4.45%
> \$250,000 and ≤ \$300,000	4.88%	5.09%
> \$300,000 and ≤ \$350,000	9.38%	9.53%
> \$350,000 and ≤ \$400,000	6.50%	6.40%
> \$400,000 and ≤ \$450,000	8.11%	7.81%
> \$450,000 and ≤ \$500,000	7.07%	7.27%
> \$500,000 and ≤ \$550,000	5.10%	5.90%
> \$550,000 and ≤ \$600,000	5.12%	5.19%
> \$600,000 and ≤ \$650,000	5.81%	5.59%
> \$650,000 and ≤ \$700,000 > \$700,000 and ≤ \$750,000	3.16% 3.98%	3.36% 4.22%
> \$750,000 and ≤ \$800,000	3.25%	4.22%
> \$800,000 and ≤ \$850,000	4.52%	5.17%
> \$850,000 and ≤ \$900,000	3.35%	1.99%
> \$900,000 and ≤ \$950,000	2.36%	2.50%
> \$950,000 and ≤ \$1,000,000	1.66%	2.18%
> \$1,000,000 and ≤ \$1,050,000	1.73%	0.92%
> \$1,050,000 and ≤ \$1,100,000	1.83%	2.41%
> \$1,100,000 and ≤ \$1,150,000	2.40%	2.02%
> \$1,150,000 and ≤ \$1,200,000	0.98%	1.56%
> \$1,200,000 and ≤ \$1,250,000	2.08%	2.20%
> \$1,250,000 and ≤ \$1,300,000	0.54%	0.57%
> \$1,300,000 and \leq \$1,400,000	1.70%	2.41%
> \$1,400,000 and ≤ \$1,500,000 > \$1,500,000 and ≤ \$1,750,000	2.44% 2.75%	1.95% 2.93%
$>$ \$1,750,000 and \leq \$2,000,000	0.00%	0.00%
> \$2,000,000	1.72%	0.00%
Total	100.00%	100.00%
Outstanding Balance LVR Distribution	\$ % at Issue	<u>Nov - 20</u>
≤ 0%	-0.01%	-0.01%
≥ 0% and ≤ 25%	1.41%	1.47%
> 25% and ≤ 30%	0.66%	0.70%
> 30% and ≤ 35%	0.98%	0.83%
> 35% and ≤ 40%	2.17%	1.98%
> 40% and \leq 45%	2.83%	2.43%
> 45% and \leq 50%	4.18%	4.24%
> 50% and ≤ 55%	5.33%	5.58%
> 55% and ≤ 60%	5.52%	5.86%
$> 60\%$ and $\le 65\%$	7.32%	8.20%
> 65% and ≤ 70% > 70% and ≤ 75%	12.90% 19.90%	13.19% 18.05%
> 75% and \leq 80%	26.26%	18.05% 26.71%
> 80% and $\leq 85\%$	9.00%	9.12%
> 85% and \leq 90%	1.18%	1.24%
> 90% and ≤ 95%	0.38%	0.40%
> 95% and ≤ 100%	0.00%	0.00%
Total	100.00%	100.00%
Mortgage Insurance	<u>\$ % at Issue</u>	<u>Nov - 20</u>
Genworth	23.48%	23.89%
QBE	2.37%	2.28%
Insurable	74.14%	73.83%
Total	100.00%	100.00%

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 > Is mits and S 2 mits, and S 3 mits, and S 2 mits, and S 3 mits, and S 2 mits, and S 3 mits, and S 3	> 9 mths and ≤ 12 mths	2.21%	0.94%
 > Is mits and S 2 mits, and S 3 mits, and S 2 mits, and S 3 mits, and S 2 mits, and S 3 mits, and S 3	> 12 mths and < 15 mths	9.14%	8,99%
> 38 mth and 5 11 mths 5.18 mt 6.6 Mts > 24 mtsi and 5 20 mths 5.78 mt 6.58 mt > 24 mtsi and 5 8 mths 1.14 Mt 1.00 mt > 24 mtsi and 5 8 mths 1.14 Mt 1.00 mt > 26 mth and 5 8 mths 8.26 mt 8.26 mt > 26 mth and 5 8 mths 8.26 mt 8.26 mt > 27 mths and 5 4 mths 5.35 mt 6.15 mt > 27 mths and 5 4 mths 5.35 mt 6.15 mt > 27 mths and 5 4 mths 5.35 mt 3.24 mt > 27 mths and 5 10 mths 1.05 mt 3.24 mt > 100 mth 1.05 mt 1.05 mt > 200 mths and 5 10 mths 1.05 mt 1.05 mt Teal 1.00 mth 1.00 mth > 100 mth 1.03 mt 1.02 mt NW - more Chy 0.15 mt 1.05 mt NW - Metro 1.05 mt <td></td> <td></td> <td></td>			
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> 9 Griths and S 108 mths 2.28% 2.28% 2.77% > 108 mths and S 120 mths 10.55% 10.35% 10.35% > 100 mths and S 120 mths 100.000 100.000 100.000 Stad 00.005% 00.005% 00.005% Stad 0.15% 0.15% 0.15% NSW - Inter Chy 0.15% 0.15% 0.15% NSW - Metro 8.35% 0.83% 0.95% NSW - Metro 1.66% 0.12% 0.00% 0.00% ACT - Metro 1.66% 1.12% 0.15% 0.12% 0.15% 0.12% 0.15% 1.12% 1.06% 1.12% 1.06% 1.12% 1.06% 1.25% <td< td=""><td>> 72 mths and ≤ 84 mths</td><td>5.59%</td><td>6.11%</td></td<>	> 72 mths and ≤ 84 mths	5.59%	6.11%
> 108 mbs and \$ 120 mbs and \$ 100 mbs and \$	> 84 mths and ≤ 96 mths	5.54%	5.11%
> 108 mbs and \$ 120 mbs and \$ 100 mbs and \$	> 96 mths and ≤ 108 mths	2.78%	3.24%
>100 mbs 1055% 1035% Tetal 100.00% 100.00% NSW -merc City 0.18% 0.15% NSW -merc City 0.18% 0.15% NSW -merc City 0.10% 0.10% NSW -merc City 0.00% 0.00% NSW -merc City 0.00% 0.00% ACT - inner City 0.00% 0.00% ACT - inner City 0.00% 0.00% ACT - inner City 0.00% 0.00% ACT - Non Metro 1.06% 1.12% ACT - Non Metro 1.06% 1.05% Y C - Mort City 0.17% 0.12% Y C - Mort City 0.17% 1.12% Y C - Mort City 0.00% 0.00% Y C - Mort City 0.13% 1.20% Y C - Mort Metro 1.35% 1.628% TaS - Metro 1.33% 1.20% Y C - Mort Metro 1.35% 1.25% Y C - Mort Metro 0.14% 0.15% Y C - Mort Metro 0.00% 0.00%			
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ARREARS \$ % (scheduled balance basis) Oct-20 Nov-20	31-60 1.37% 2.31%	61-90 0.00% 0.27%	90+ 0.00% 0.00%	Total 1.37% 2.59%
MORTGAGE IN POSSESSION Oct-20 Nov-20	No of Accounts - -	Amount (\$) - -		
MORTGAGE SAFETY NET\HARDSHIPS Incl. COV-19 Oct-20 Nov-20	No of Accounts 4 8	Amount (\$) 1,594,997 3,851,571		
COVID-19 HARDSHIP Oct-20 Nov-20	No of Accounts - -	Amount (\$) - -		
PRINCIPAL LOSS 2020 Total	Gross Loss - -	LMI Claim - -	LMI Payment - -	Net loss