PROGRESS 2008-1R TRUST RISK RETENTION POOL

 Transaction Name:
 Risk Retention Pool

 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

Current Risk Retention pool balance as percentage

of securitisation exposure:

6.81%

described in this Information Memorandum is sufficient in all circumstances for such purposes.

Total Number Of Loans (UnConsolidated): Total number of loans (consolidating split loans): Average loan Size: Maximum loan size:	35,917,690.46 825 510 \$462,583.71 \$2,035,121.00 85,929,243.90 570 \$677,068.85 64.04% 283.83 353.65 55.07 67.64% 299.32 56.47% 0.42% 91.88% 16.77% 12.39%	\$255,101,973.00 781 552 \$462,141.00 \$1,886,243.00 \$460,425,028.00 592 \$777,745.00 57.36% 244.76 349.18 81.34 66.39% 274.87 63.77% 0.72%
Total Number Of Loans (UnConsolidated): Total number of loans (consolidating split loans): Average loan Size: Maximum loan size: Total property value: Average Properties: Average property value: Average current LVR: Average Term to Maturity (months): Maximum Remaining Term to Maturity (months): Weighted Average Seasoning (months): Weighted Average Term to Maturity (months): % of pool with loans > \$500,000: % of pool (amount) LoDoc Loans: Maximum Current LVR: % Fixed Rate Loans(Value): % Interest Only loans (Value): Weighted Average Coupon: Investment Loans: Weighted Average Fixed Rate: Weighted Average Yariable Rate: Outstanding Balance Distribution \$ \$0 > \$0 and \$ \$100,000 > \$150,000 and \$ \$200,000 > \$200,000 and \$ \$250,000 > \$250,000 and \$ \$300,000 > \$330,000 and \$ \$350,000 > \$330,000 and \$ \$450,000 > \$450,000 and \$ \$450,000	825 510 \$462,583.71 \$2,035,121.00 85,929,243.90 570 \$677,068.85 64,04% 283.83 353.65 55.07 67.64% 299.32 56.47% 0.42% 91.88% 16.71% 12.39%	781 552 \$462,141.00 \$1,886,243.00 \$460,425,028.00 592 \$777,745.00 57.36% 244.76 349.18 81.34 66.39% 274.87 63.77% 0.72%
Average loan Size: Maximum loan size: Total property value: Number of Properties: Average property value: Average property value: Average current LVR: Average Term to Maturity (months): Weighted Average Seasoning (months): Weighted Average Current LVR: Weighted Average Term to Maturity (months): % of pool with loans > \$500,000: % of pool (amount) Loboc Loans: Maximum Current LVR: % Fixed Rate Loans(Value): % Interest Only loans (Value): Weighted Average Coupon: Investment Loans: Weighted Average Fixed Rate: Weighted Average Fixed Rate: Weighted Average Variable Rate: Outstanding Balance Distribution ≤ \$0 > \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000 > \$200,000 and ≤ \$250,000 > \$250,000 and ≤ \$300,000 > \$350,000 and ≤ \$350,000 > \$350,000 and ≤ \$450,000 > \$400,000 and ≤ \$450,000	\$462,583.71 \$2,035,121.00 85,929,243.90 570 \$677,068.85 64.04% 283.83 353.65 55.07 67.64% 299.32 56.47% 0.42% 91.88% 16.71% 12.39%	\$462,141.00 \$1,886,243.00 \$460,425,028.00 592 \$777,745.00 57.36% 244.76 349.18 81.34 66.39% 274.87 63.77% 0.72%
Maximum loan size: Total property value:	\$2,035,121.00 85,929,243.90 570 \$677,068.85 64.04% 283.83 353.65 55.07 67.64% 299.32 56.47% 0.42% 91.88% 16.71% 12.39%	\$1,886,243.00 \$460,425,028.00 \$592 \$777,745.00 \$7.36% 244.76 349.18 81.34 66.39% 274.87 63.77% 0.72%
Total property value: Number of Properties: Average property value: Average Current LVR: Average Term to Maturity (months): Maximum Remaining Term to Maturity (months): Weighted Average Seasoning (months): Weighted Average Current LVR: Weighted Average Term to Maturity (months): % of pool with loans > \$500,000: % of pool (amount) LoDoc Loans: Maximum Current LVR: % Fixed Rate Loans(Value): % Interest Only loans (Value): Weighted Average Tixed Rate: Weighted Average Fixed Rate: Weighted Average Variable Rate: Outstanding Balance Distribution ≤ \$0 > \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000 > \$150,000 and ≤ \$250,000 > \$250,000 and ≤ \$350,000 > \$330,000 and ≤ \$350,000 > \$330,000 and ≤ \$350,000 > \$300,000 and ≤ \$450,000 > \$400,000 and ≤ \$450,000	85,929,243.90 570 \$677,068.85 64.04% 283.83 353.65 55.07 67.64% 299.32 56.47% 0.42% 91.88% 16.71% 12.39%	\$460,425,028.00 592 \$777,745.00 57.36% 244.76 349.18 81.34 66.39% 274.87 63.77% 0.72%
Number of Properties: Average property value: Average Current LVR: Average Term to Maturity (months): Weighted Average Seasoning (months): Weighted Average Seasoning (months): Weighted Average Term to Maturity (months): % of pool with loans > \$500,000: % of pool (amount) LoDoc Loans: Maximum Current LVR: % Fixed Rate Loans(Value): % Interest Only loans (Value): Weighted Average Coupon: Investment Loans: Weighted Average Fixed Rate: Weighted Average Fixed Rate: Weighted Average Variable Rate: Outstanding Balance Distribution \$ \$0 \$ \$0 \$ \$100,000 and ≤ \$150,000 \$ \$150,000 and ≤ \$250,000 \$ \$250,000 and ≤ \$350,000 \$ \$335,000 and ≤ \$350,000 \$ \$335,000 and ≤ \$450,000 \$ \$400,000 and ≤ \$450,000	570 \$677,068.85 64.04% 283.83 353.65 55.07 67.64% 299.32 56.47% 0.42% 91.88% 16.71% 12.39%	592 \$777,745.00 57.36% 244.76 349.18 81.34 66.39% 274.87 63.77% 0.72%
Average property value: Average Current LVR: Average Term to Maturity (months): Maximum Remaining Term to Maturity (months): Weighted Average Seasoning (months): Weighted Average Current LVR: Weighted Average Term to Maturity (months): % of pool with loans > \$500,000: % of pool (amount) LoDoc Loans: Maximum Current LVR: % Fixed Rate Loans(Value): % Interest Only loans (Value): Weighted Average Coupon: Investment Loans: Weighted Average Fixed Rate: Weighted Average Fixed Rate: Weighted Average Variable Rate: Outstanding Balance Distribution ≤ \$0 > \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000 > \$150,000 and ≤ \$250,000 > \$250,000 and ≤ \$350,000 > \$350,000 and ≤ \$350,000 > \$350,000 and ≤ \$450,000 > \$400,000 and ≤ \$450,000	\$677,068.85 64.04% 283.83 353.65 55.07 67.64% 299.32 56.47% 0.42% 91.88% 16.71% 12.39%	\$777,745.00 57.36% 244.76 349.18 81.34 66.39% 274.87 63.77% 0.72%
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Average Term to Maturity (months): Maximum Remaining Term to Maturity (months): Weighted Average Seasoning (months): Weighted Average Gurrent LVR: Weighted Average Term to Maturity (months): % of pool with loans > \$500,000: % of pool (amount) LoDoc Loans: Maximum Current LVR: % Fixed Rate Loans(Value): % Interest Only loans (Value): Weighted Average Coupon: Investment Loans: Weighted Average Fixed Rate: Weighted Average Variable Rate: Outstanding Balance Distribution ≤ \$0 > \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000 > \$100,000 and ≤ \$250,000 > \$220,000 and ≤ \$300,000 > \$350,000 and ≤ \$350,000 > \$350,000 and ≤ \$350,000 > \$350,000 and ≤ \$450,000 > \$400,000 and ≤ \$450,000	283.83 353.65 55.07 67.64% 299.32 56.47% 0.42% 91.88% 16.71% 12.39%	244.76 349.18 81.34 66.39% 274.87 63.77% 0.72%
Maximum Remaining Term to Maturity (months): Weighted Average Seasoning (months): Weighted Average Current LVR: Weighted Average Term to Maturity (months): % of pool with loans > \$500,000: % of pool (amount) LoDoc Loans: Maximum Current LVR: % Fixed Rate Loans(Value): % Interest Only loans (Value): Weighted Average Coupon: Investment Loans: Weighted Average Fixed Rate: Weighted Average Variable Rate: Outstanding Balance Distribution ≤ \$0 > \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000 > \$150,000 and ≤ \$250,000 > \$250,000 and ≤ \$300,000 > \$350,000 and ≤ \$350,000 > \$350,000 and ≤ \$350,000 > \$350,000 and ≤ \$450,000 > \$400,000 and ≤ \$450,000	353.65 55.07 67.64% 299.32 56.47% 0.42% 91.88% 16.71% 12.39%	349.18 81.34 66.39% 274.87 63.77% 0.72%
Weighted Average Seasoning (months): Weighted Average Term to Maturity (months): % of pool with loans > \$500,000: % of pool (amount) LoDoc Loans: Maximum Current LVR: % Fixed Rate Loans(Value): % Interest Only loans (Value): Weighted Average Coupon: Investment Loans: Weighted Average Fixed Rate: Weighted Average Fixed Rate: Weighted Average Variable Rate: Outstanding Balance Distribution \$ \$0 \$ \$0 and \$ \$100,000 \$ \$100,000 and \$ \$150,000 \$ \$150,000 and \$ \$250,000 \$ \$250,000 and \$ \$350,000 \$ \$330,000 and \$ \$350,000 \$ \$335,000 and \$ \$450,000 \$ \$400,000 and \$ \$450,000 \$ \$400,000 and \$ \$450,000	55.07 67.64% 299.32 56.47% 0.42% 91.88% 16.71% 12.39%	81.34 66.39% 274.87 63.77% 0.72%
Weighted Average Term to Maturity (months): % of pool with loans > \$500,000: % of pool (amount) LoDoc Loans: Maximum Current LVR: % Fixed Rate Loans(Value): % Interest Only loans (Value): Weighted Average Coupon: Investment Loans: Weighted Average Fixed Rate: Weighted Average Variable Rate: Weighted Average Variable Rate: Outstanding Balance Distribution ≤ \$0 > \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000 > \$150,000 and ≤ \$250,000 > \$250,000 and ≤ \$350,000 > \$350,000 and ≤ \$350,000 > \$350,000 and ≤ \$450,000 > \$300,000 and ≤ \$450,000	67.64% 299.32 56.47% 0.42% 91.88% 16.71% 12.39%	66.39% 274.87 63.77% 0.72%
Weighted Average Term to Maturity (months): % of pool with loans > \$500,000: % of pool (amount) LoDoc Loans: Maximum Current LVR: % Fixed Rate Loans(Value): % Interest Only loans (Value): Weighted Average Coupon: Investment Loans: Weighted Average Fixed Rate: Weighted Average Variable Rate: Outstanding Balance Distribution ≤ \$0 > \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000 > \$150,000 and ≤ \$250,000 > \$220,000 and ≤ \$300,000 > \$250,000 and ≤ \$350,000 > \$3300,000 and ≤ \$350,000 > \$3350,000 and ≤ \$450,000 > \$400,000 and ≤ \$450,000	299.32 56.47% 0.42% 91.88% 16.71% 12.39%	274.87 63.77% 0.72%
% of pool with loans > \$500,000: % of pool (amount) LoDoc Loans: Maximum Current LVR: % Fixed Rate Loans(Value): % Interest Only loans (Value): Weighted Average Coupon: Investment Loans: Weighted Average Fixed Rate: Weighted Average Variable Rate: Outstanding Balance Distribution ≤ \$0 > \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000 > \$150,000 and ≤ \$250,000 > \$250,000 and ≤ \$300,000 > \$250,000 and ≤ \$350,000 > \$350,000 and ≤ \$350,000 > \$350,000 and ≤ \$450,000 > \$300,000 and ≤ \$450,000 > \$300,000 and ≤ \$450,000 > \$400,000 and ≤ \$450,000	56.47% 0.42% 91.88% 16.71% 12.39%	63.77% 0.72%
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Maximum Current LVR: % Fixed Rate Loans(Value): % Interest Only loans (Value): Weighted Average Coupon: Investment Loans: Weighted Average Fixed Rate: Weighted Average Variable Rate: Outstanding Balance Distribution ≤ \$0 > \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000 > \$150,000 and ≤ \$200,000 > \$200,000 and ≤ \$250,000 > \$250,000 and ≤ \$350,000 > \$350,000 and ≤ \$350,000 > \$350,000 and ≤ \$400,000 > \$350,000 and ≤ \$400,000 > \$400,000 and ≤ \$450,000	91.88% 16.71% 12.39%	
% Fixed Rate Loans(Value): % Interest Only loans (Value): Weighted Average Coupon: Investment Loans: Weighted Average Fixed Rate: Weighted Average Variable Rate: Outstanding Balance Distribution ≤ \$0 > \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000 > \$150,000 and ≤ \$250,000 > \$200,000 and ≤ \$250,000 > \$250,000 and ≤ \$350,000 > \$350,000 and ≤ \$350,000 > \$330,000 and ≤ \$450,000 > \$350,000 and ≤ \$450,000	16.71% 12.39%	111.91%
% Interest Only loans (Value): Weighted Average Coupon: Investment Loans: Weighted Average Fixed Rate: Weighted Average Variable Rate: Outstanding Balance Distribution ≤ \$0 > \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000 > \$150,000 and ≤ \$250,000 > \$220,000 and ≤ \$250,000 > \$250,000 and ≤ \$300,000 > \$300,000 and ≤ \$300,000 > \$300,000 and ≤ \$350,000 > \$350,000 and ≤ \$450,000 > \$400,000 and ≤ \$450,000	12.39%	
Weighted Average Coupon: Investment Loans: Weighted Average Fixed Rate: Weighted Average Variable Rate: Outstanding Balance Distribution ≤ \$0 > \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000 > \$150,000 and ≤ \$250,000 > \$250,000 and ≤ \$250,000 > \$250,000 and ≤ \$300,000 > \$300,000 and ≤ \$300,000 > \$300,000 and ≤ \$450,000 > \$300,000 and ≤ \$450,000 > \$400,000 and ≤ \$450,000		2.92%
Investment Loans: Weighted Average Fixed Rate: Weighted Average Variable Rate: Outstanding Balance Distribution ≤ \$0 > \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000 > \$150,000 and ≤ \$200,000 > \$200,000 and ≤ \$200,000 > \$200,000 and ≤ \$300,000 > \$250,000 and ≤ \$300,000 > \$300,000 and ≤ \$300,000 > \$300,000 and ≤ \$400,000 > \$400,000 and ≤ \$400,000 > \$400,000 and ≤ \$450,000		11.44%
Weighted Average Fixed Rate: Weighted Average Variable Rate: Outstanding Balance Distribution ≤ \$0 > \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000 > \$150,000 and ≤ \$200,000 > \$200,000 and ≤ \$250,000 > \$200,000 and ≤ \$300,000 > \$350,000 and ≤ \$300,000 > \$350,000 and ≤ \$400,000 > \$350,000 and ≤ \$400,000 > \$400,000 and ≤ \$450,000	3.33%	5.77%
Weighted Average Variable Rate: Outstanding Balance Distribution \$ \$0 \$ \$0 and \$ \$100,000 \$ \$100,000 and \$ \$150,000 \$ \$150,000 and \$ \$200,000 \$ \$200,000 and \$ \$250,000 \$ \$250,000 and \$ \$350,000 \$ \$350,000 and \$ \$350,000 \$ \$350,000 and \$ \$450,000 \$ \$400,000 and \$ \$450,000	25.12%	28.36%
Outstanding Balance Distribution ≤ \$0 > \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000 > \$150,000 and ≤ \$200,000 > \$200,000 and ≤ \$250,000 > \$200,000 and ≤ \$300,000 > \$250,000 and ≤ \$300,000 > \$300,000 and ≤ \$350,000 > \$350,000 and ≤ \$450,000 > \$400,000 and ≤ \$450,000		4.84%
≤ \$0 > \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000 > \$150,000 and ≤ \$200,000 > \$200,000 and ≤ \$250,000 > \$200,000 and ≤ \$350,000 > \$300,000 and ≤ \$330,000 > \$350,000 and ≤ \$400,000 > \$400,000 and ≤ \$450,000		5.80%
> \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000 > \$150,000 and ≤ \$200,000 > \$200,000 and ≤ \$250,000 > \$250,000 and ≤ \$350,000 > \$250,000 and ≤ \$350,000 > \$300,000 and ≤ \$350,000 > \$350,000 and ≤ \$400,000 > \$400,000 and ≤ \$450,000	\$ % at Issue	Oct - 25
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> \$150,000 and ≤ \$200,000 > \$200,000 and ≤ \$250,000 > \$250,000 and ≤ \$300,000 > \$300,000 and ≤ \$350,000 > \$350,000 and ≤ \$400,000 > \$400,000 and ≤ \$450,000	0.21%	0.72%
> \$200,000 and ≤ \$250,000 > \$250,000 and ≤ \$300,000 > \$300,000 and ≤ \$350,000 > \$350,000 and ≤ \$400,000 > \$400,000 and ≤ \$450,000	1.10%	1.56%
> \$250,000 and ≤ \$300,000 > \$300,000 and ≤ \$350,000 > \$350,000 and ≤ \$400,000 > \$400,000 and ≤ \$450,000	1.99%	2.44%
> \$300,000 and ≤ \$350,000 > \$350,000 and ≤ \$400,000 > \$400,000 and ≤ \$450,000	4.30%	4.08%
> \$350,000 and ≤ \$400,000 > \$400,000 and ≤ \$450,000	4.88%	3.48%
> \$400,000 and ≤ \$450,000	9.38%	5.83%
	6.50%	7.14%
> \$450,000 and ≤ \$500,000	8.11%	5.03%
	7.07%	5.95%
> \$500,000 and ≤ \$550,000	5.10%	5.35%
> \$550,000 and ≤ \$600,000	5.12%	5.62%
> \$600,000 and ≤ \$650,000	5.81%	5.37%
> \$650,000 and ≤ \$700,000	3.16%	4.73%
> \$700,000 and ≤ \$750,000	3.98%	3.70%
> \$750,000 and ≤ \$800,000	3.25%	3.33%
> \$800,000 and \(\leq \) \$850,000	4.52%	2.58%
> \$850,000 and ≤ \$900,000	3.35%	4.49%
> \$900,000 and ≤ \$950,000	2.36%	2.53%
> \$950,000 and ≤ \$1,000,000	1.66%	2.30%
> \$1,000,000 and ≤ \$1,050,000	1.73%	3.62%
> \$1,050,000 and ≤ \$1,100,000	1.83%	0.85%
>\$1,100,000 and ≤\$1,150,000	2.40%	1.34%
> \$1,150,000 and ≤ \$1,200,000	0.98%	0.92%
> \$1,200,000 and ≤ \$1,250,000	2.08%	1.92%
> \$1,250,000 and ≤ \$1,300,000	0.54%	0.00%
> \$1,300,000 and ≤ \$1,400,000	1.70%	2.63%
> \$1,400,000 and ≤ \$1,500,000		4.52%
> \$1,500,000 and ≤ \$1,750,000	2.44%	5.09%
> \$1,750,000 and ≤ \$2,000,000	2.75%	2.88%
> \$2,000,000 Total		0.00% 100.00%

Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25%		
	\$ % at Issue	Oct - 25
> 0% and ≤ 25%	-0.01%	-0.01%
	1.41%	2.31%
> 25% and ≤ 30%	0.66%	1.21%
> 30% and ≤ 35%	0.98%	1.42%
> 35% and ≤ 40%	2.17%	4.48%
> 40% and ≤ 45%	2.83%	3.66%
> 45% and ≤ 50%	4.18%	4.03%
> 50% and ≤ 55%	5.33%	6.51%
> 55% and ≤ 60%	5.52%	7.01%
> 60% and ≤ 65%	7.32%	7.36%
> 65% and ≤ 70%	12.90%	8.29%
> 70% and ≤ 75%	19.90%	10.95%
> 75% and ≤ 80%	26.26%	26.18%
> 80% and ≤ 85%	9.00%	7.28%
> 85% and ≤ 90%	1.18%	7.90%
> 90% and ≤ 95%	0.38%	1.06%
> 95% and ≤ 100%	0.00%	0.00%
> 100%		0.36%
Total	100.00%	100.00%
	200,007	100.007
Mortgage Insurance	\$ % at Issue	Oct - 25
Genworth	23.48%	32.93%
QBE	2.37%	5.55%
Insurable	74.14%	61.52%
Total	100.00%	100.00%
Seasoning Analysis	\$ % at Issue	Oct - 25
> 0 mths and ≤ 3 mths	0.66%	0.00%
> 3 mths and ≤ 6 mths	0.05%	0.00%
> 6 mths and ≤ 9 mths	0.68%	0.00%
> 9 mths and ≤ 12 mths	2.21%	0.33%
> 12 mths and ≤ 15 mths	9.14%	0.26%
> 15 mths and ≤ 15 mths > 15 mths and ≤ 18 mths	10.00%	5.62%
> 15 mins and ≤ 16 mins > 18 mths and ≤ 21 mths	5.18%	0.74%
> 18 mtns and ≤ 21 mtns > 21 mths and ≤ 24 mths	5.18% 5.78%	1.39%
> 24 mths and ≤ 36 mths	12.20%	21.57%
> 36 mths and ≤ 48 mths	11.46%	7.13%
> 48 mths and ≤ 60 mths	8.23%	3.23%
> 60 mths and ≤ 72 mths	7.56%	7.59%
> 72 mths and ≤ 84 mths	5.59%	12.78%
> 84 mths and ≤ 96 mths	5.54%	6.53%
> 96 mths and ≤ 108 mths	2.78%	6.39%
> 108 mths and ≤ 120 mths	2.39%	3.15%
> 120 mths	10.55%	23.30%
Total	100.00%	100.00%
Total	100.00%	100.00%
Geographic Distribution	\$% at Issue	Oct - 25
Geographic Distribution NSW - Inner City	<u>\$ % at Issue</u> 0.18%	Oct - 25 0.69%
Geographic Distribution NSW - Inner City NSW - Metro	<u>\$ % at Issue</u> 0.18% 38.33%	Oct - 25 0.69% 42.27%
Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro	\$ % at Issue 0.18% 38.33% 10.14%	Oct - 25 0.69% 42.27% 3.35%
Geographic Distribution NSW - Inner City NSW - Metro	<u>\$ % at Issue</u> 0.18% 38.33%	Oct - 25 0.69% 42.27%
Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW	\$ % at Issue 0.18% 38.33% 10.14% 48.65%	Oct - 25 0.69% 42.27% 3.35% 46.30%
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%	Oct - 25 0.69% 42.27% 3.35% 46.30%
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%	Oct - 25 0.69% 42.27% 3.35% 46.30% 0.00% 0.91%
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%	Oct - 25 0.69% 42.27% 3.35% 46.30%
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%	Oct - 25 0.69% 42.27% 3.35% 46.30% 0.00% 0.91%
Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro	\$ % at Issue 0.18% 38.33% 10.14% 48.65% 0.00% 1.06% 0.00%	Oct - 25 0.69% 42.27% 3.35% 46.30% 0.00% 0.91% 0.00%
Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro	\$ % at Issue 0.18% 38.33% 10.14% 48.65% 0.00% 1.06% 0.00%	Oct - 25 0.69% 42.27% 3.35% 46.30% 0.00% 0.91% 0.00%
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Geographic Distribution NSW - Inner City NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City 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 WA - Non Metro Total WA SA - Inner City SA - Metro SA - Non Metro Total WA NT - Inner City NT - Metro	\$ % at Issue 0.18% 3.83% 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%	Oct - 25 0.69% 42.27% 3.35% 46.30% 0.00% 0.91% 0.00% 0.91% 0.38% 19.99% 1.62% 22.00% 0.00% 0.19% 0.00% 0.19% 0.00% 10.17% 2.52% 12.69% 0.10% 12.79% 0.97% 13.85% 0.25% 2.79% 0.46% 3.50% 0.00% 0.34% 0.00% 0.34%
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^{*}The Geographic Distribution has been updated according to the S&P Assumptions: Australian RMBS Postcode Classification Assumptions, 07/01/2024

ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	Total
Nov-24	0.923%	1.881%	3.582%	6.386%
Dec-24	2.385%	1.204%	4.277%	7.866%
Jan-25	1.943%	2.610%	4.144%	8.697%
Feb-25	1.309%	2.128%	3.858%	7.296%
Mar-25	1.551%	2.714%	2.820%	7.084%
Apr-25	1.187%	1.871%	4.231%	7.288%
May-25	1.878%	0.324%	5.000%	7.202%
Jun-25	0.618%	1.428%	5.047%	7.092%
Jul-25	1.469%	0.319%	5.345%	7.133%
Aug-25	0.764%	1.732%	4.466%	6.963%
Sep-25	1.296%	1.359%	5.374%	8.030%
Oct-25	0.275%	0.978%	5.319%	6.571%
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Nov-24	-	-		
Dec-24	-	-		
Jan-25	-	-		
Feb-25	-			
Mar-25	-			
Apr-25	-	-		
May-25	-	-		
Jun-25	-			
Jul-25	-			
Aug-25	-			
Sep-25	-			
Oct-25	•	•		
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
Nov-24	12	4,490,318		
Dec-24	19	8,972,844		
Jan-25	20	9,631,760		
Feb-25	18	6,450,269		
Mar-25	17	6,286,147		
Apr-25	23	8,962,491		
May-25	29	12,901,726		
Jun-25	29	12,700,850		
Jul-25	23	10,167,950		
Aug-25	15	7,137,198		
Sep-25	7	4,028,529		
Oct-25	12	7,310,653		
PRINCIPAL LOSS	Gross Loss	LMI Claim	LMI Payment	Net loss
2020	-	-		-
Total	-	-	-	-