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

Current Risk Retention pool balance as percentage of securitisation exposure: 4.94%

COLLATERAL INFORMATION	At Issue	Oct - 26
Total pool size:	$235,917,690.46	$185,366,328.07
Total Number Of Loans (UnConsolidated):	825	589
Total number of loans (consolidating split loans):	510	397
Average loan Size:	$462,583.71	$466,917.70
Maximum loan size:	$2,035,121.00	$1,900,000.00
Total property value:	$385,929,243.90	$332,748,627.00
Number of Properties:	570	423
Average property value:	$677,068.85	$786,639.78
Average current LVR:	64.04%	56.49%
Average Term to Maturity (months):	283.83	226.59
Maximum Remaining Term to Maturity (months):	353.65	336.16
Weighted Average Seasoning (months):	55.07	96.98
Weighted Average Current LVR:	67.64%	65.10%
Weighted Average Term to Maturity (months):	299.32	259.14
% of pool with loans > $500,000:	56.47%	63.35%
% of pool (amount) LoDoc Loans:	0.42%	0.96%
Maximum Current LVR:	91.88%	109.57%
% Fixed Rate Loans(Value):	16.71%	1.80%
% Interest Only loans (Value):	12.39%	11.40%
Weighted Average Coupon:	3.33%	6.70%
Investment Loans:	25.12%	26.58%
Weighted Average Fixed Rate:		5.24%
Weighted Average Variable Rate:		6.73%

Outstanding Balance Distribution	$ % at Issue	Oct - 26
≤ $0	-0.01%	-0.02%
> $0 and ≤ $100,000	0.21%	0.70%
> $100,000 and ≤ $150,000	1.10%	1.18%
> $150,000 and ≤ $200,000	1.99%	3.00%
> $200,000 and ≤ $250,000	4.30%	3.77%
> $250,000 and ≤ $300,000	4.88%	4.44%
> $300,000 and ≤ $350,000	9.38%	5.08%
> $350,000 and ≤ $400,000	6.50%	7.19%
> $400,000 and ≤ $450,000	8.11%	4.89%
> $450,000 and ≤ $500,000	7.07%	6.42%
> $500,000 and ≤ $550,000	5.10%	6.24%
> $550,000 and ≤ $600,000	5.12%	4.37%
> $600,000 and ≤ $650,000	5.81%	7.09%
> $650,000 and ≤ $700,000	3.16%	1.81%
> $700,000 and ≤ $750,000	3.98%	3.15%
> $750,000 and ≤ $800,000	3.25%	4.17%
> $800,000 and ≤ $850,000	4.52%	3.55%
> $850,000 and ≤ $900,000	3.35%	4.27%
> $900,000 and ≤ $950,000	2.36%	2.47%
> $950,000 and ≤ $1,000,000	1.66%	1.06%
> $1,000,000 and ≤ $1,050,000	1.73%	1.65%
> $1,050,000 and ≤ $1,100,000	1.83%	1.17%
> $1,100,000 and ≤ $1,150,000	2.40%	1.83%
> $1,150,000 and ≤ $1,200,000	0.98%	2.55%
> $1,200,000 and ≤ $1,250,000	2.08%	1.31%
> $1,250,000 and ≤ $1,300,000	0.54%	0.69%
> $1,300,000 and ≤ $1,400,000	1.70%	4.35%
> $1,400,000 and ≤ $1,500,000	2.44%	3.15%
> $1,500,000 and ≤ $1,750,000	2.75%	2.57%
> $1,750,000 and ≤ $2,000,000	0.00%	5.90%
> $2,000,000	1.72%	0.00%
Total	**100.00%**	**100.00%**

Outstanding Balance LVR Distribution	$ % at Issue	Oct - 26
≤ 0%	-0.01%	-0.02%
> 0% and ≤ 25%	1.41%	2.13%
> 25% and ≤ 30%	0.66%	1.28%
> 30% and ≤ 35%	0.98%	2.81%
> 35% and ≤ 40%	2.17%	5.13%
> 40% and ≤ 45%	2.83%	4.06%
> 45% and ≤ 50%	4.18%	3.85%
> 50% and ≤ 55%	5.33%	4.63%
> 55% and ≤ 60%	5.52%	8.35%
> 60% and ≤ 65%	7.32%	6.21%
> 65% and ≤ 70%	12.90%	9.08%
> 70% and ≤ 75%	19.90%	20.58%
> 75% and ≤ 80%	26.26%	19.64%
> 80% and ≤ 85%	9.00%	6.21%
> 85% and ≤ 90%	1.18%	3.81%
> 90% and ≤ 95%	0.38%	1.80%
> 95% and ≤ 100%	0.00%	0.00%
> 100%		0.43%
Total	**100.00%**	**100.00%**

Mortgage Insurance	$ % at Issue	Oct - 26
Genworth	23.48%	32.80%
QBE	2.37%	6.63%
Insurable	74.14%	60.57%
Total	**100.00%**	**100.00%**

Seasoning Analysis	$ % at Issue	Oct - 26
> 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%	0.00%
> 12 mths and ≤ 15 mths	9.14%	0.02%
> 15 mths and ≤ 18 mths	10.00%	0.00%
> 18 mths and ≤ 21 mths	5.18%	0.00%
> 21 mths and ≤ 24 mths	5.78%	0.00%
> 24 mths and ≤ 36 mths	12.20%	6.72%
> 36 mths and ≤ 48 mths	11.46%	21.02%
> 48 mths and ≤ 60 mths	8.23%	6.24%
> 60 mths and ≤ 72 mths	7.56%	4.01%
> 72 mths and ≤ 84 mths	5.59%	3.94%
> 84 mths and ≤ 96 mths	5.54%	15.40%
> 96 mths and ≤ 108 mths	2.78%	7.76%
> 108 mths and ≤ 120 mths	2.39%	5.80%
> 120 mths	10.55%	29.09%
Total	**100.00%**	**100.00%**

Geographic Distribution	$ % at Issue	Oct - 26
NSW - Inner City	0.18%	1.00%
NSW - Metro	38.33%	42.75%
NSW - Non Metro	10.14%	3.13%
Total NSW	48.65%	46.87%
ACT - Inner City	0.00%	0.00%
ACT - Metro	1.06%	1.23%
ACT - Non Metro	0.00%	0.00%
Total ACT	1.06%	1.23%
VIC - Inner City	0.17%	0.51%
VIC - Metro	14.86%	21.73%
VIC - Non Metro	1.51%	1.32%
Total VIC	16.53%	23.57%
TAS - Inner City	0.00%	0.00%
TAS - Metro	1.33%	0.26%
TAS - Non Metro	0.14%	0.00%
Total TAS	1.47%	0.26%
QLD - Inner City	0.00%	0.00%
QLD - Metro	8.91%	8.98%
QLD - Non Metro	6.09%	2.60%
Total QLD	14.99%	11.58%
WA - Inner City	0.00%	0.14%
WA - Metro	12.76%	12.76%
WA - Non Metro	0.56%	0.53%
Total WA	13.32%	13.42%
SA - Inner City	0.00%	0.34%
SA - Metro	3.16%	2.46%
SA - Non Metro	0.73%	0.16%
Total SA	3.89%	2.97%
NT - Inner City	0.00%	0.00%
NT - Metro	0.00%	0.10%
NT - Non Metro	0.00%	0.00%
Total NT	0.00%	0.10%
Total Inner City	0.35%	1.99%
Total Metro	80.40%	90.28%
Total Non Metro	19.16%	7.73%
Secured by Term Deposit	0.08%	0.00%
Total	**100.00%**	**100.00%**

*The Geographic Distribution has been updated according to the S&P Assumptions:Australian RMBS Postcode Classification Assumptions, 07/01/2024

ARREARS $ % (scheduled balance basis)	31-60	61-90	90+	Total
Nov-25	0.729%	1.164%	4.395%	6.288%
Dec-25	1.567%	0.401%	4.916%	6.884%
Jan-26	1.723%	2.132%	3.974%	7.829%
Feb-26	0.653%	1.205%	5.933%	7.791%
Mar-26	2.077%	0.393%	6.921%	9.391%
Apr-26	1.054%	1.394%	6.063%	8.511%
May-26	0.870%	1.476%	6.821%	9.167%
Jun-26	1.173%	1.040%	7.028%	9.241%
Jul-26	0.339%	0.769%	6.894%	8.003%
Aug-26	0.278%	0.721%	5.972%	6.971%
Sep-26	0.929%	0.617%	4.915%	6.461%
Oct-26	3.273%	0.703%	5.119%	9.095%

MORTGAGE IN POSSESSION	No of Accounts	Amount ($)
Nov-25	-	-
Dec-25	-	-
Jan-26	-	-
Feb-26	-	-
Mar-26	-	-
Apr-26	-	-
May-26	-	-
Jun-26	-	-
Jul-26	-	-
Aug-26	-	-
Sep-26	-	-
Oct-26	-	-

MORTGAGE SAFETY NET	No of Accounts	Amount ($)
Nov-25	14	8,534,062
Dec-25	17	9,257,835
Jan-26	17	8,894,793
Feb-26	15	6,199,777
Mar-26	19	9,303,077
Apr-26	16	7,072,823
May-26	28	12,880,051
Jun-26	19	7,589,948
Jul-26	26	11,645,886
Aug-26	27	10,012,578
Sep-26	29	9,757,821
Oct-26	26	10,788,564

PRINCIPAL LOSS	Gross Loss	LMI Claim	LMI Payment	Net loss
2020	-	-	-	-
Total	**-**	**-**	**-**	**-**