Progress 2020-1 Trust Risk Retention Pool

 Transaction Name:
 Progress 2020-1 Risk Retention Pool

 Closing Date:
 Wednesday, 30th September 2020

 Maturity Date:
 Tuesday, 21th March 2051

 Payment Date:
 21 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

Note: Japanese Risk Retention

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:

5.22%

Total post Section S	COLLATERAL INFORMATION	<u>At Issue</u>	<u>Sep - 25</u>
Mammur tama states: \$990,000 \$951,134 Average property value: \$507,857 \$73,250 Average property value: \$60,000 \$73,850 Average property value: \$60,000 \$73,850 Average current LVP: \$60,000 \$10,000 Containing an analysis of the controlled contro	Total pool size:	\$64,690,631	\$9,559,195
Total property value:	Average loan Size:	\$420,069	\$251,558
Amongs property value: \$87,887 \$72,304	Maximum loan size:	\$992,000	\$651,515
Maximum current IVIII 60.00% 73.30 kls Weighted wronge current IVIII 60.50% 30.50 kl Weighted wronge current IVIII 66.44% 20.00 kl Total mumber of loans (consolidates): 23.44 34 Total mumber of loans (consolidates): 32.44 34 Total mumber of loans (consolidates): 32.44 35.22 Maximum remaining term to relative (morths): 34.65 35.22 Maximum remaining term to markely (morths): 34.69 30.37 Weighted a wronge seconing (morths): 32.00 30.00 30.00 Weighted services seconing (morths): 32.00 30.00 30.00 Of pool will tools 5500,000 35.67% 40.50 30.00 of pool continues of tool control (morths): 36.44 36.00 30.00 of pool politions of Solition: 36.44 36.00 30.00 30.00 30.00 30.00 30.00 30.00 30.00 30.00 30.00 30.00 30.00 30.00 30.00 30.00 30.00 30.00 30.00 30.00	Total property value:	\$109,204,288	
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Genworth 9.88% 15.37% QBE 3.78% 4.60% Not Insured 86.34% 80.03%	Mortgage Insurance	\$ % at Issue	Son - 25
QBE 3.78% 4.60% Not Insured 86.34% 80.03%			
Not Insured 86.34% 80.03%			
	Total	100.00%	100.00%

Total Inner City Total Metro	0.65% 81.75%	0.00% 80.37%
Total W/A	7.4070	10.77%
WA - Non metro Total WA	0.69% 7.46%	3.80% 10.77%
WA Non metro	6.77%	6.96%
WA - Inner city	0.00%	0.00%
Total VIC	25.01%	22.10%
VIC - Non metro	2.05%	4.94%
VIC - Metro	22.38%	17.17%
VIC - Inner city	0.59%	0.00%
Total TAS	0.56%	0.00%
TAS - Non metro	0.00%	0.00%
TAS - Metro	0.56%	0.00%
TAS - Inner city	0.00%	0.00%
Total SA	1.98%	2.85%
SA - Non metro	0.43%	2.85%
SA - Metro	1.55%	0.00%
SA - Inner city	0.00%	0.00%
Total QLD	18.64%	15.97%
QLD - Non metro	5.84%	0.00%
QLD - Inner city QLD - Metro	0.00% 12.80%	0.00% 15.97%
OLD Transit	2 227	
Total NT	0.00%	0.00%
NT - Non metro	0.00%	0.00%
NT - Metro	0.00%	0.00%
Total NSW	45.29%	48.31%
NSW - Non metro	8.60%	8.05%
NSW - Inner city NSW - Metro	0.06% 36.62%	0.00% 40.27%
NCM Japaneite	0.000	0.000
Total ACT	1.07%	0.00%
ACT - Non metro	1.07% 0.00%	0.00% 0.00%
ACT - Inner city ACT - Metro	0.00%	0.00%
Geographic Distribution	\$ % at Issue	<u>Sep - 25</u>
	100.0070	100.0070
> 120 mths Total	7.77% 100.00%	18.21% 100.00%
> 108 mths and ≤ 120 mths	0.00%	0.00%
> 96 mths and ≤ 108 mths	0.00%	8.74%
> 84 mths and ≤ 96 mths	0.53%	14.53%
> 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths	1.35% 1.13%	0.00% 58.52%
> 48 mths and ≤ 60 mths	4.31%	0.00%
> 36 mths and ≤ 48 mths	2.30%	0.00%
> 24 mths and ≤ 36 mths	17.55%	0.00%
> 21 mths and ≤ 24 mths	10.46%	0.00%
> 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths	30.89% 9.52%	0.00% 0.00%
> 12 mths and ≤ 15 mths	14.18%	0.00%
> 9 mths and ≤ 12 mths	0.00%	0.00%
> 6 mths and ≤ 9 mths	0.00%	0.00%
> 0 mins and ≤ 3 mins > 3 mths and ≤ 6 mths	0.00%	0.00%
> 0 mths and ≤ 3 mths	<u>\$ % at Issue</u> 0.00%	<u>Sep - 25</u> 0.00%

ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	61-90	<u>90+</u>	<u>Total</u>
Oct-24	2.49%	0.00%	0.00%	2.49%
Nov-24	0.00%	2.66%	0.00%	2.66%
Dec-24	0.00%	0.00%	2.68%	2.68%
Jan-25	0.00%	0.00%	2.70%	2.70%
Feb-25	0.00%	0.00%	2.72%	2.72%
Mar-25	0.00%	0.00%	2.84%	2.84%
Apr-25	0.00%	0.00%	2.82%	2.82%
May-25	0.00%	0.00%	3.02%	3.02%
Jun-25	0.00%	0.00%	0.00%	0.00%
Jul-25	0.00%	0.00%	0.00%	0.00%
Aug-25	0.00%	0.00%	0.00%	0.00%
Sep-25	0.00%	0.00%	0.00%	0.00%

WORTGAGE SAFETT NET	NO OF ACCOUNTS		Alliount (3)		
Oct-24		2	347,610		
Nov-24		2	349,554		
Dec-24		-	-		
Jan-25		2	352,704		
Feb-25		2	350,068		
Mar-25		2	356,010		
Apr-25		2	353,293		
May-25		2	352,207		
Jun-25		-	-		
Jul-25		-	-		
Aug-25		-	-		
Sep-25		-	-		
MORTGAGE IN POSSESSION	No of Accounts		Amount (\$)		
Oct-24		-	-		
Nov-24		-	-		
Dec-24		-	-		
Jan-25		-	-		
Feb-25		-	-		
Mar-25		-	-		
Apr-25		-	-		
May-25		-	-		
Jun-25		-	-		
Jul-25		-	-		
Aug-25		-	-		
Sep-25		-	-		
PRINCIPAL LOSS	Gross Loss	<u>LI</u>	MI claim (A\$)	LMI payment (A\$)	Net loss
2020		-	-	-	-
2021		-	-	-	-
2022		-	-	-	-
Total		-	-	-	-

No of Accounts

MORTGAGE SAFETY NET

Amount (\$)