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

 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

7.05%

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

| Total pool size: Average loan Size: Maximum loan size: Total property value: Average property value: Maximum current LVR: Average current LVR: Weighted average current LVR: Total number of loans (unconsolidated): | \$52,398,312 \$646,893 \$1,840,193 \$80,195,763 \$891,064 90.00% | \$22,017,322 \$595,063 \$1,585,000 \$37,546,930 |
|--|---|--|
| Maximum loan size: Total property value: Average property value: Maximum current LVR: Average current LVR: Weighted average current LVR: | \$1,840,193 \$80,195,763 \$891,064 | \$1,585,000 |
| Total property value: Average property value: Maximum current LVR: Average current LVR: Weighted average current LVR: | \$80,195,763 \$891,064 | |
| Average property value: Maximum current LVR: Average current LVR: Weighted average current LVR: | \$891,064 | \$37,546,930 |
| Maximum current LVR: Average current LVR: Weighted average current LVR: | | |
| Maximum current LVR: Average current LVR: Weighted average current LVR: | 90.00% | \$915,779 |
| Weighted average current LVR: | 30.0070 | 80.00% |
| | 66.56% | 57.49% |
| | 69.57% | 65.64% |
| | 144 | 56 |
| Total number of loans (consolidating split loans): | 81 | 37 |
| Number of properties: | 90 | 41 |
| Average term to maturity (months): | 325.89 | 294.27 |
| Maximum remaining term to maturity (months): | 351.75 | 319.66 |
| Weighted average seasoning (months): | 18.71 | 49.32 |
| Weighted average term to maturity (months): | 332.26 | 303.70 |
| % of pool with loans > \$500,000: | 82.63% | 75.13% |
| % of pool (amount) LoDoc Loans: | 0.00% | 0.00% |
| % Fixed Rate Loans(Value): | 68.13% | 10.63% |
| % Interest Only loans (Value): | 16.14% | 35.44% |
| Weighted Average Coupon: | 3.34% | 5.44% |
| Weighted Average Fixed Rate: | 2.27% | 3.31% |
| Weighted Average Variable Rate: | 5.61% | 5.69% |
| Investment Loans: | 27.20% | 39.82% |
| Outstanding Balance Distribution | \$ % at Issue | Oct - 25 |
| ≤\$0 | 0.00% | 0.00% |
| >\$0 and ≤\$100,000 | 0.06% | 0.35% |
| > \$100,000 and ≤ \$150,000 | 0.22% | 1.09% |
| > \$150,000 and ≤ \$200,000 | 0.30% | 0.91% |
| > \$200,000 and ≤ \$250,000 | 1.70% | 1.07% |
| > \$250,000 and ≤ \$300,000 | 1.57% | 0.00% |
| > \$300,000 and ≤ \$350,000 | 1.83% | 1.48% |
| > \$350,000 and ≤ \$400,000 | 2.23% | 5.23% |
| > \$400,000 and ≤ \$450,000 | 5.77% | 5.93% |
| > \$450,000 and ≤ \$500,000 | 3.69% | 8.80% |
| > \$500,000 and ≤ \$550,000 | 12.08% | 7.25% |
| > \$550,000 and ≤ \$600,000 | 4.33% | 7.90% |
| > \$600,000 and ≤ \$650,000 | 8.34% | 5.83% |
| > \$650,000 and ≤ \$700,000 | 11.58% | 6.15% |
| > \$700,000 and ≤ \$750,000 | 5.54% | 3.29% |
| > \$750,000 and ≤ \$800,000 | 5.89% | 3.43% |
| > \$800,000 and ≤ \$850,000 | 3.23% | 0.00% |
| > \$850,000 and ≤ \$900,000 | 0.00% | 4.02% |
| > \$900,000 and ≤ \$950,000 | 0.00% | 0.00% |
| > \$950,000 and ≤ \$1,000,000 | 1.86% | 0.00% |
| > \$1,000,000 and < \$1,050,000 | 0.00% | 0.00% |
| >\$1,050,000 and \(\frac{\$1,100,000}{} \) | 2.08% | 4.88% |
| >\$1,100,000 and \(\leq\$\\$1,150,000\) | 0.00% | 0.00% |
| >\$1,150,000 and \$\$1,200,000 | 2.22% | 5.45% |
| > \$1,200,000 and ≤ \$1,250,000 | 2.29% | 0.00% |
| > \$1,250,000 and ≤ \$1,300,000 > \$1,250,000 and ≤ \$1,300,000 | 0.00% | 0.00% |
| > \$1,250,000 and ≤ \$1,400,000 > \$1,300,000 and ≤ \$1,400,000 | 5.20% | 6.36% |
| > \$1,400,000 and ≤ \$1,500,000 > \$1,400,000 | 5.49% | 6.38% |
| > \$1,400,000 and ≤ \$1,500,000 > \$1,500,000 and ≤ \$1,750,000 | 5.49% 8.99% | 14.18% |
| > \$1,500,000 and ≤ \$2,000,000 > \$1,750,000 and ≤ \$2,000,000 | 3.51% | 0.00% |
| > \$1,750,000 and \$ \$2,000,000 Total | 100.00% | 100.00% |

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|--|--|---|
| Outstanding Balance LVR Distribution | \$ % at Issue | Oct - 25 |
| 0% | 0.00% | 0.00% |
| % and ≤ 25% | 0.77% | 1.89% |
| 25% and ≤ 30% | 0.83% | 0.00% |
| 30% and ≤ 35% | 0.83% | 0.00% |
| 35% and ≤ 40% | 0.39% | 0.00% |
| 40% and ≤ 45% | 2.82% | 6.18% |
| 45% and ≤ 50% | 3.14% | 4.00% |
| 50% and ≤ 55% | 5.58% | 7.76% |
| 55% and ≤ 60% | 3.21% | 12.31% |
| 50% and ≤ 65% | 6.98% | 15.22% |
| 55% and ≤ 70% | 7.69% | 0.00% |
| 0% and ≤ 75% | 17.25% | 19.44% |
| '5% and ≤ 80% | 49.59% | 33.20% |
| 80% and ≤ 85% | 0.00% | 0.00% |
| 35% and ≤ 90% | 0.91% | 0.00% |
| 90% and ≤ 95% | 0.00% | 0.00% |
| 95% and ≤ 100% | 0.00% | 0.00% |
| otal | 100.00% | 100.00% |
| | A-44 | |
| ortgage Insurance | \$ % at Issue | Oct - 25 |
| enworth | 8.48% | 1.07% |
| BE | 2.02% | 0.06% |
| ot Insured | 89.49% | 98.87% |
| tal | 100.00% | 100.00% |
| | A | |
| asoning Analysis | \$ % at Issue | Oct - 25 |
| 0 mths and ≤ 3 mths | 0.00% | 0.00% |
| 3 mths and ≤ 6 mths | 0.00% | 0.00% |
| 5 mths and ≤ 9 mths | 1.17% | 0.00% |
| 9 mths and ≤ 12 mths | 0.00% | 0.00% |
| 12 mths and ≤ 15 mths | 32.96% | 0.00% |
| 15 mths and ≤ 18 mths | 59.43% | 0.00% |
| .8 mths and ≤ 21 mths | 0.02% | 0.00% |
| 11 mths and ≤ 24 mths | 2.70% | 0.00% |
| 24 mths and ≤ 36 mths | 0.00% | 0.00% |
| 36 mths and ≤ 48 mths | 0.00% | 91.39% |
| 18 mths and ≤ 60 mths | 0.00% | 6.51% |
| 60 mths and ≤ 72 mths | 0.00% | 0.00% |
| 72 mths and ≤ 84 mths | 0.00% | 0.00% |
| 34 mths and ≤ 96 mths | 0.36% | 0.00% |
| 96 mths and ≤ 108 mths | 0.91% | 0.00% |
| L08 mths and ≤ 120 mths | 2.40% | 0.00% |
| 120 mths | 0.06% | 2.09% |
| tal | 100.00% | |
| | | 100,00% |
| ··· | | 100.00% |
| | \$ % at Issue | Oct - 25 |
| ographic Distribution | | |
| ographic Distribution T - Inner city | \$ % at Issue | <u> Oct - 25</u> |
| o <mark>graphic Distribution</mark> F - Inner city F - Metro | \$ % at Issue 0.00% | Oct - 25 0.00% |
| graphic Distribution - Inner city - Metro - Non metro | \$ % at Issue 0.00% 0.99% | Oct - 25 0.00% 2.16% |
| ographic Distribution - Inner city - Metro - Non metro | 5 % at Issue 0.00% 0.99% 0.00% | Oct - 25 0.00% 2.16% 0.00% |
| ographic Distribution T - Inner city T - Metro T - Non metro al ACT | 5 % at Issue 0.00% 0.99% 0.00% | Oct - 25 0.00% 2.16% 0.00% |
| Degraphic Distribution - Inner city - Metro - Non metro al ACT V - Inner city | \$ % at Issue 0.00% 0.99% 0.00% 0.99% | Oct - 25 0.00% 2.16% 0.00% 2.16% |
| Degraphic Distribution - Inner city - Metro - Non metro al ACT N - Inner city N - Metro | \$ % at Issue 0.00% 0.99% 0.00% 0.99% | Oct - 25 0.00% 2.16% 0.00% 2.16% |
| Degraphic Distribution - Inner city - Metro - Non metro al ACT W - Inner city W - Metro W - Non metro | 5 % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% |
| ographic Distribution - Inner city - Metro - Non metro al ACT V - Inner city V - Metro V - Non metro | \$ % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% |
| Degraphic Distribution T - Inner city T - Metro T - Non metro all ACT W - Inner city W - Metro W - Non metro all NSW | \$ % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% |
| Degraphic Distribution T - Inner city T - Metro T - Non metro al ACT W - Inner city N - Metro N - Non metro al NSW - Metro | \$ % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% |
| pgraphic Distribution - Inner city - Metro - Non metro al ACT V - Inner city V - Metro V - Non metro al NSW - Metro - Mon metro | \$ % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% |
| Degraphic Distribution - Inner city - Metro - Non metro al ACT V - Inner city N - Metro V - Non metro al NSW - Metro - Non metro | \$ % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% |
| ographic Distribution T - Inner city T - Metro T - Non metro all ACT W - Inner city W - Inner city W - Metro W - Non metro all NSW - Metro - Non metro all NT | 5 % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% 0.00% |
| ographic Distribution T - Inner city T - Metro T - Non metro aal ACT W - Inner city W - Inner city W - Metro W - Non metro aal NSW - Metro - Non metro - Non metro - Non metro - Inner city D - Inner city | 5 % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% 0.00% |
| ographic Distribution T - Inner city T - Metro T - Non metro aal ACT W - Inner city W - Metro W - Non metro aal NSW - Metro - Non metro - Non metro - Inner city D - Inner city D - Metro | \$ % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% 0.00% 6.37% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% 0.00% 0.00% |
| ngraphic Distribution - Inner city - Metro V - Inner city V - Metro V - Non metro al ACT Wetro V - Non metro al NSW - Metro - Non metro al NT - Non metro - Non metro - Non metro | \$ % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% 4.45% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% 0.00% 0.00% 0.00% 1.76% |
| Degraphic Distribution 1 - Inner city 1 - Metro 1 - Non metro al ACT N - Inner city N - Metro N - Non metro al NSW - Metro - Non metro al NT D - Inner city O - Metro O - Non metro | \$ % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% 0.00% 6.37% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% 0.00% 0.00% |
| Ographic Distribution T - Inner city T - Metro T - Non metro tal ACT W - Inner city W - Metro W - Non metro tal NSW - Metro - Non metro tal NT D - Inner city D - Metro D - Non metro tal QLD | \$ % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% 0.00% 4.45% 10.82% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% 0.00% 0.00% 1.76% 8.45% |
| ographic Distribution T - Inner city T - Metro T - Non metro tal ACT W - Inner city W - Metro W - Non metro tal NSW - Metro T - Non metro tal NT D - Inner city D - Metro D - Non metro tal QLD - Inner city | \$ % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% 0.00% 1.00% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% 0.00% 0.00% 0.00% 6.70% 1.76% 8.45% |
| Degraphic Distribution 1 - Inner city 1 - Metro 1 - Non metro al ACT W - Inner city N - Metro N - Non metro al NSW - Metro - Non metro al NT D - Inner city O - Non metro al QLD - Inner city Inner city - Metro | 5 % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% 0.00% 1.63% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% 0.00% 0.00% 6.70% 1.76% 8.45% |
| Degraphic Distribution 1 - Inner city 1 - Metro 1 - Non metro al ACT N - Inner city N - Metro N - Non metro al NSW - Metro - Non metro al NT O - Inner city O - Metro - Non metro al QLD - Inner city - Metro - Inner city - Mon metro - Non metro | 5 % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% 0.00% 0.82% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% 0.00% 0.00% 1.76% 8.45% 0.00% 0.00% 0.00% |
| Degraphic Distribution T - Inner city T - Metro T - Non metro al ACT W - Inner city W - Metro W - Non metro al NSW - Metro - Non metro al NT D - Inner city D - Metro D - Non metro al QLD - Inner city - Metro - Non metro | 5 % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% 0.00% 1.63% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% 0.00% 0.00% 6.70% 1.76% 8.45% |
| Degraphic Distribution - Inner city - Metro - Non metro al ACT V - Inner city V - Metro V - Non metro al NSW - Metro - Non metro al NT D - Inner city - Metro O - Non metro al QLD - Inner city - Metro - Non metro al QLD - Inner city - Metro - Non metro al QLD - Inner city - Metro - Non metro al QLD | \$ % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% 0.00% 0.00% 1.637% 4.45% 10.82% 0.00% 1.63% 0.22% 1.85% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% 0.00% 0.00% 0.00% 6.70% 1.76% 8.45% 0.00% 0.00% 0.00% |
| Degraphic Distribution T - Inner city T - Metro T - Non metro al ACT W - Inner city W - Metro W - Non metro al NSW - Metro - Non metro al NST D - Inner city D - Metro D - Non metro al QLD - Inner city - Non metro al QLD - Inner city - Non metro al SA S - Inner city | \$ % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% 0.00% 0.00% 1.63% 0.22% 1.85% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% 0.00% 0.00% 6.70% 1.76% 8.45% 0.00% 0.00% 0.00% 0.00% 0.46% 0.46% |
| Degraphic Distribution T - Inner city T - Metro T - Non metro al ACT W - Inner city W - Metro W - Non metro all NSW - Metro - Non metro all NT D - Inner city D - Mon metro all QLD - Inner city - Non metro all QLD - Inner city - Non metro all QLD - Inner city - Non metro all QLD - Inner city - Metro - Non metro all QLD - Inner city - Metro - Non metro all QLD - Inner city - Metro - Non metro all SA - Inner city - Non metro all SA | \$ % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% 1.637% 4.45% 10.82% 0.00% 1.63% 0.22% 1.85% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% 0.00% 6.70% 1.76% 8.45% 0.00% 0.00% 0.00% 0.46% 0.46% 0.46% |
| Degraphic Distribution 1 - Inner city 1 - Metro 1 - Non metro al ACT W - Inner city N - Metro N - Non metro al NSW - Metro - Non metro al NT O - Inner city O - Metro O - Non metro al QLD - Inner city - Metro - Non metro al QLD - Inner city - Metro - Non metro al QLD - Inner city - Metro - Non metro al SA - Inner city - Metro - Non metro al SA - Inner city - Metro - Non metro al SA - Inner city - Metro - Non metro | \$ % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% 0.00% 6.37% 4.45% 10.82% 0.00% 1.63% 0.22% 1.85% 0.00% 0.00% 0.00% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% 0.00% 0.00% 1.76% 8.45% 0.00% 0.00% 0.46% 0.46% 0.46% 0.00% 0.00% |
| Degraphic Distribution - Inner city - Metro T - Non metro al ACT W - Inner city N - Metro N - Non metro al NSW - Metro - Non metro al NT O - Inner city O - Metro O - Non metro al QLD - Inner city Metro - Inner city O - Metro O - Non metro al QLD - Inner city - | \$ % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% 1.637% 4.45% 10.82% 0.00% 1.63% 0.22% 1.85% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% 0.00% 6.70% 1.76% 8.45% 0.00% 0.00% 0.00% 0.46% 0.46% 0.46% |
| Ographic Distribution T - Inner city T - Metro T - Non metro ala ACT W - Inner city W - Metro W - Non metro cal NSW - Metro - Non metro cal NT D - Inner city D - Nerro D - Non metro cal QLD - Inner city - Metro - Non metro cal SA S - Inner city S - Metro - Non metro cal SA S - Inner city S - Metro - Non metro cal TAS | 5 % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% 0.00% 1.63% 0.22% 1.85% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% |
| Ographic Distribution T - Inner city T - Metro T - Non metro tal ACT W - Inner city W - Metro W - Non metro tal NSW - Metro - Non metro tal NT D - Inner city D - Metro D - Non metro tal QLD - Inner city - Metro - Non metro tal SA S - Inner city S - Metro S - Non metro tal TAS C - Inner city | \$ % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% 0.00% 1.63% 0.22% 1.85% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% |
| Exergistry Control Con | \$ % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% 0.00% 1.63% 0.22% 1.85% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% 0.00% 0.00% 6.70% 1.76% 8.45% 0.00% 0.00% 0.46% 0.46% 0.46% 0.00% 0.00% 0.00% |
| T - Inner city T - Non metro tal ACT W - Inner city W - Metro W - Non metro tal NSW - Metro T - Non metro tal NSW - Non metro tal NT D - Inner city D - Metro D - Non metro tal QLD - Inner city - Metro - Non metro tal SA S - Inner city S - Metro S - Non metro tal TAS C - Inner city C - Metro | \$ % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% 0.00% 1.63% 0.22% 1.85% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% |
| Ecgraphic Distribution CT - Inner city CT - Metro CT - Non metro otal ACT SW - Inner city SW - Inner city SW - Non metro otal NSW T - Metro T - Non metro otal NT LD - Inner city LD - Metro LD - Non metro otal QLD A - Inner city A - Metro A - Non metro otal SA SS - Inner city SS - Inner city SS - Metro SS - Non metro otal TAS C - Inner city C - Metro C - Non metro Otal TAS C - Inner city C - Metro C - Non metro C - Non metro | \$ % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% 0.00% 1.63% 0.22% 1.85% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% 0.00% 0.00% 6.70% 1.76% 8.45% 0.00% 0.00% 0.46% 0.46% 0.46% 0.00% 0.00% 0.00% |
| eographic Distribution CT - Inner city CT - Metro CT - Non metro otal ACT SW - Inner city SW - Metro SW - Non metro otal NSW T - Metro T - Non metro otal NT LD - Inner city LD - Metro LD - Non metro otal QLD A - Inner city A - Metro A - Non metro otal SA SS - Inner city SS - Non metro otal TS C - Inner city C - Metro C - Non metro otal TAS C - Inner city C - Metro C - Non metro otal VIC | \$ % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% 0.00% 1.63% 0.22% 1.85% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% 0.00% 0.00% 1.76% 8.45% 0.00% |
| Ecgraphic Distribution CT - Inner city CT - Metro CT - Non metro otal ACT SW - Inner city SW - Inner city SW - Non metro otal NSW T - Metro T - Non metro otal NT LD - Inner city LD - Metro LD - Non metro otal QLD A - Inner city A - Metro A - Non metro otal SA SS - Inner city SS - Inner city SS - Metro SS - Non metro otal TAS C - Inner city C - Metro C - Non metro Otal TAS C - Inner city C - Metro C - Non metro C - Non metro | \$ % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% 0.00% 1.63% 0.22% 1.85% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% 0.00% 0.00% 1.76% 8.45% 0.00% |
| Engraphic Distribution CT - Inner city CT - Metro CT - Non metro otal ACT SW - Inner city SW - Metro SW - Non metro otal NSW I - Metro I - Non metro otal NT LD - Inner city LD - Inner city LD - Non metro otal QLD A - Inner city A - Metro A - Non metro otal SA SS - Inner city SS - Metro SS - Non metro otal TAS C - Inner city C - Metro C - Non metro otal TAS C - Inner city C - Metro C - Non metro otal VIC A - Inner city C - Metro C - Non metro otal VIC A - Inner city C - Metro C - Non metro otal VIC | \$ % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% 1.63% 0.22% 1.85% 0.00% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% 0.00% 0.00% 1.76% 8.45% 0.00% 0.46% 0.46% 0.46% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% |
| Ecographic Distribution CT - Inner city CT - Metro CT - Non metro otal ACT SW - Inner city SW - Metro SW - Non metro otal NSW T - Metro LD - Inner city LD - Non metro otal QLD A - Inner city A - Metro A - Non metro otal SA SS - Inner city SS - Non metro otal TAS CC - Inner city C - Metro C - Non metro otal TAS CC - Inner city C - Metro C - Non metro otal VIC | 5 % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% 0.00% 1.63% 0.22% 1.85% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.46% 0.46% 0.46% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% |
| tographic Distribution T.T. Inner city T.T. Metro T.T. Non metro ttal ACT T.W. Inner city T.W | \$ % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% 0.00% 1.63% 0.22% 1.85% 1.85% 0.00% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% |
| ographic Distribution T - Inner city T - Metro T - Non metro tal ACT W - Inner city W - Metro W - Non metro tal NSW - Metro - Non metro tal NT D - Inner city D - Metro D - Non metro tal QLD - Inner city - Metro - Non metro tal QLD - Inner city - Metro - Non metro tal SA S - Inner city S - Metro - Non metro tal TAS C - Inner city - Metro - Non metro tal TAS C - Inner city - Metro - Non metro tal TAS - Inner city - Metro - Non metro tal TAS - Inner city - Metro - Non metro tal TAS - Inner city - Metro - Non metro tal TAS - Inner city - Metro - Non metro tal TAS - Inner city - Metro - Non metro tal VIC - Inner city - Metro - Non metro tal VIC - Inner city - Metro - Non metro tal VIC | \$ % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% 0.00% 1.63% 0.22% 1.85% 0.00% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% |
| pegraphic Distribution - Inner city - Metro - Non metro al ACT V - Inner city V - Metro V - Non metro al NSW - Metro - Non metro al NSW - Metro - Non metro al NT D - Inner city - Metro D - Non metro al QLD - Inner city - Metro - Non metro al QLD - Inner city - Metro - Non metro al SA - Inner city - Metro - Non metro al SA - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al WA | \$ % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% 0.00% 1.63% 0.22% 1.85% 0.00% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% |
| Degraphic Distribution 1 - Inner city - Metro - Non metro al ACT W - Inner city W - Metro N - Non metro al NSW - Metro - Non metro al NT O - Inner city O - Metro - Non metro al QLD - Inner city - Metro Non metro al GLA - Inner city - Metro - Non metro al SA - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro | \$ % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% 0.00% 1.637% 4.45% 10.82% 1.85% 0.00% 1.63% 0.22% 1.85% 0.00% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% 0.00% 0.00% 6.70% 1.76% 8.45% 0.00% 0.00% 0.46% 0.46% 0.46% 0.46% 0.00% |
| graphic Distribution - Inner city - Metro - Non metro al ACT V - Inner city V - Metro V - Non metro al NSW Metro Non metro al NT - Inner city - Metro - Non metro al NT - Inner city - Metro - Non metro al QLD Inner city Metro Non metro al GLA - Inner city - Metro - Non metro al SA - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al VIN | \$ % at Issue 0.00% 0.99% 0.00% 0.99% 0.00% 37.97% 13.95% 51.92% 0.00% 0.00% 0.00% 0.00% 1.63% 0.22% 1.85% 0.00% 0.00% 0.00% 1.63% 0.22% 1.85% 0.00% 0.00% 0.00% 0.00% 0.00% 1.63% 0.22% 1.85% | Oct - 25 0.00% 2.16% 0.00% 2.16% 0.00% 45.97% 11.55% 57.53% 0.00% 0.00% 0.00% 1.766% 8.45% 0.00% 0.46% 0.46% 0.46% 0.46% 0.00% |

Total 100.00%

*The Geographic Distribution has been updated according to the S&P Assumptions: Australian RMBS Postcode Classification Assumptions, 07/01/2024 100.00%

| ARREARS \$ % (scheduled balance basis) | <u>31-60</u> | <u>60-90</u> | <u>90+</u> | <u>Total</u> |
|--|----------------|-----------------|-------------------|--------------|
| Sep-24 | 0.00% | 0.00% | 0.00% | 0.00% |
| Oct-24 | 0.00% | 0.00% | 0.00% | 0.00% |
| Nov-24 | 0.00% | 0.00% | 0.00% | 0.00% |
| Dec-24 | 0.00% | 0.00% | 0.00% | 0.00% |
| Jan-25 | 0.00% | 0.00% | 0.00% | 0.00% |
| Feb-25 | 0.00% | 0.00% | 0.00% | 0.00% |
| Mar-25 | 0.00% | 0.00% | 0.00% | 0.00% |
| Apr-25 | 0.00% | 0.00% | 0.00% | 0.00% |
| May-25 | 0.00% | 0.00% | 0.00% | 0.00% |
| 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% |
| Oct-25 | 0.00% | 0.00% | 0.00% | 0.00% |
| MORTGAGE SAFETY NET | No of Accounts | Amount (\$) | | |
| Sep-24 | | | | |
| Oct-24 | | _ | | |
| 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 IN POSSESSION | No of Accounts | Amount (\$) | | |
| Sep-24 | | - | | |
| Oct-24 | | - | | |
| Nov-24 | | - | | |
| Dec-24 | | - | | |
| Jan-25 | | - | | |
| Feb-25 | | - | | |
| Mar-25 | | - | | |
| Apr-25 | | - | | |
| May-25 | | - | | |
| Jun-25 | | - | | |
| Jul-25 | | - | | |
| Aug-25 | | - | | |
| Sep-25 | | - | | |
| Oct-25 | | - | | |
| PRINCIPAL LOSS | Gross Loss | LMI claim (A\$) | LMI payment (A\$) | Net loss |
| 2023 | | - | - | - |
| 2024 | | | - | |
| Total | | | - | - |