## PROGRESS 2008-1R TRUST RISK RETENTION POOL

Transaction Name: Risk Retention Pool Closing Date: Saturday, 31 October 2020 Maturity Date: Tuesday, 23 November 2049 The 23rd day of each month Payment Date: Sydney & Melbourne Business Day for Payments:

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:

7.53%

COLLATERAL INFORMATION	At Issue	<u>May - 23</u>
Total pool size:	\$235,917,690.46	\$275,956,734.97
Total Number Of Loans (UnConsolidated):	825	860
Total number of loans (consolidating split loans):	510	613
Average loan Size:	\$462,583.71	\$450,174.12
Maximum loan size:	\$2,035,121.00	\$1,995,105.03
Total property value:	\$385,929,243.90	\$451,858,555.00
Number of Properties:	570	662
Average property value:	\$677,068.85	\$682,565.79
Average current LVR:	64.04%	63.40%
Average Term to Maturity (months):	283.83	258.38
Maximum Remaining Term to Maturity (months):	353.65	350.43
Weighted Average Seasoning (months):	55.07	76.97
Weighted Average Current LVR:	67.64%	69.68%
Weighted Average Term to Maturity (months):	299.32	279.52
% of pool with loans > \$500,000:	56.47%	59.44%
% of pool (amount) LoDoc Loans:	0.42%	1.06%
Maximum Current LVR:	91.88%	122.53%
% Fixed Rate Loans(Value):	16.71%	21.01%
% Interest Only loans (Value):	12.39%	11.21%
Weighted Average Coupon:	3.33%	5.70%
Investment Loans:	25.12%	31.77%
Weighted Average Fixed Rate:		2.54%
Weighted Average Variable Rate:		6.54%
Outstanding Balance Distribution	\$ % at Issue	<u>May - 23</u>
≤\$0	-0.01%	0.00%
> \$0 and ≤ \$100,000	0.21%	0.70%
> \$100,000 and ≤ \$150,000	1.10%	1.19%
> \$150,000 and ≤ \$200,000	1.99%	2.53%
> \$200,000 and ≤ \$250,000	4.30%	4.62%
> \$250,000 and ≤ \$300,000	4.88%	4.52%
> \$300,000 and ≤ \$350,000	9.38%	7.27%
> \$350,000 and ≤ \$400,000	6.50%	7.21%
> \$400,000 and ≤ \$450,000	8.11%	6.18%
> \$450,000 and ≤ \$500,000	7.07%	6.35%
> \$500,000 and ≤ \$550,000	5.10%	7.37%
> \$550,000 and \( \left\) \$600,000	5.12%	5.65%
> \$600,000 and ≤ \$650,000	5.81%	5.94%
> \$650,000 and ≤ \$700,000	3.16%	4.41%
> \$700,000 and ≤ \$750,000	3.98% 3.25%	5.53% 3.06%
> \$750,000 and \( \left\) \$800,000		
> \$800,000 and ≤ \$850,000	4.52% 3.35%	3.32% 2.54%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000	2.36%	3.03%
> \$950,000 and ≤ \$1,000,000	1.66%	1.05%
> \$950,000 and ≤ \$1,000,000 > \$1,000,000 and ≤ \$1,050,000	1.66%	1.05%
> \$1,000,000 and ≤ \$1,000,000 > \$1,050,000 and ≤ \$1,100,000	1.73%	0.38%
> \$1,100,000 and ≤ \$1,150,000 > \$1,100,000 and ≤ \$1,150,000	2.40%	1.23%
> \$1,150,000 and ≤ \$1,200,000 > \$1,150,000 and ≤ \$1,200,000	0.98%	1.27%
> \$1,200,000 and ≤ \$1,250,000 > \$1,200,000 and ≤ \$1,250,000	2.08%	0.89%
> \$1,250,000 and ≤ \$1,300,000 > \$1,250,000 and ≤ \$1,300,000	0.54%	0.46%
> \$1,300,000 and ≤ \$1,400,000	1.70%	1.94%
> \$1,400,000 and ≤ \$1,500,000	2.44%	2.57%
> \$1,500,000 and ≤ \$1,750,000 > \$1,500,000 and ≤ \$1,750,000	2.75%	3.49%
> \$1,750,000 and ≤ \$2,000,000	0.00%	3.46%
> \$2,000,000 > \$2,000,000	1.72%	0.00%
Total	100.00%	100.00%
	100.00%	100.0070

Outstanding Balance LVR Distribution       ≤ 0%       > 0% and ≤ 25%       > 25% and ≤ 30%	\$ % at Issue	May - 23
> 0% and ≤ 25%		
> 0% and ≤ 25%	-0.01%	0.00%
	1.41%	1.59%
23% dilu 5 30%	0.66%	1.15%
> 30% and ≤ 35%	0.98%	0.85%
> 35% and ≤ 40%	2.17%	2.26%
> 40% and ≤ 45%	2.83%	2.51%
> 45% and ≤ 50%	4.18%	5.04%
> 50% and ≤ 55%	5.33%	6.04%
> 55% and ≤ 60%	5.52%	3.75%
> 60% and ≤ 65%	7.32%	9.64%
> 65% and ≤ 70%	12.90%	7.89%
> 70% and ≤ 75%	19.90%	11.95%
> 75% and ≤ 80%	26.26%	16.06%
> 80% and ≤ 85%	9.00%	18.22%
> 85% and ≤ 90%	1.18%	10.46%
> 90% and ≤ 95%	0.38%	2.35%
> 95% and ≤ 100%	0.00%	0.14%
> 100%	0.0070	0.11%
Total	100.00%	100.00%
Mortgage Insurance	\$ % at Issue	May - 23
Genworth	23.48%	41.77%
QBE	2.37%	4.07%
Insurable	74.14%	54.16%
Total	100.00%	100.00%
Seasoning Analysis	\$ % at Issue	May - 23
> 0 mths and ≤ 3 mths	0.66%	0.02%
> 3 mths and ≤ 6 mths	0.05%	0.06%
> 6 mths and ≤ 9 mths	0.68%	0.10%
> 9 mths and ≤ 12 mths	2.21%	0.76%
> 12 mths and ≤ 15 mths	9.14%	0.51%
> 15 mths and ≤ 18 mths	10.00%	0.01%
> 18 mths and ≤ 21 mths	5.18%	0.19%
> 21 mths and ≤ 24 mths	5.78%	2.37%
> 24 mths and ≤ 36 mths	12.20%	3.31%
> 36 mths and ≤ 48 mths	11.46%	21.35%
> 48 mths and ≤ 60 mths	8.23%	18.33%
> 60 mths and ≤ 72 mths	7.56%	9.85%
> 72 mths and ≤ 84 mths	5.59%	10.73%
> 84 mths and ≤ 96 mths	5.54%	5.50%
> 96 mths and ≤ 108 mths	2.78%	6.81%
> 108 mths and ≤ 120 mths	2.39%	5.18%
> 120 mths	10.55%	14.92%
Total	100.00%	100.00%
		May - 23
Geographic Distribution	\$ % at Issue	<u>iviay - 25</u>
NSW - Inner City	0.18%	1.00%
NSW - Inner City NSW - Metro	0.18% 38.33%	1.00% 36.57%
NSW - Inner City NSW - Metro NSW - Non Metro	0.18% 38.33% 10.14%	1.00% 36.57% 6.06%
NSW - Inner City NSW - Metro	0.18% 38.33%	1.00% 36.57%
NSW - Inner City NSW - Metro NSW - Non Metro	0.18% 38.33% 10.14%	1.00% 36.57% 6.06%
NSW - Inner City NSW - Metro NSW - Non Metro Total NSW	0.18% 38.33% 10.14% 48.65%	1.00% 36.57% 6.06% 43.63%
NSW - Inner City NSW - Metro NSW - Non Metro Total NSW  ACT - Inner City	0.18% 38.33% 10.14% 48.65% 0.00%	1.00% 36.57% 6.06% 43.63% 0.00%
NSW - Inner City NSW - Metro NSW - Non Metro Total NSW  ACT - Inner City ACT - Metro	0.18% 38.33% 10.14% 48.65% 0.00% 1.06%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02%
NSW - Inner City NSW - Metro NSW - Non Metro Total NSW  ACT - Inner City ACT - Metro ACT - Non Metro	0.18% 38.33% 10.14% 48.65% 0.00% 1.06% 0.00%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00%
NSW - Inner City NSW - Metro NSW - Non Metro Total NSW  ACT - Inner City ACT - Metro	0.18% 38.33% 10.14% 48.65% 0.00% 1.06%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02%
NSW - Inner City NSW - Metro NSW - Non Metro Total NSW  ACT - Inner City ACT - Metro ACT - Non Metro	0.18% 38.33% 10.14% 48.65% 0.00% 1.06% 0.00%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00%
NSW - Inner City NSW - Non Metro NSW - Non Metro Total NSW  ACT - Inner City ACT - Metro ACT - Non Metro Total ACT	0.18% 38.33% 10.14% 48.65% 0.00% 1.06% 0.00%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00%
NSW - Inner City NSW - Metro NSW - Non Metro Total NSW  ACT - Inner City ACT - Metro ACT - Non Metro Total ACT  VIC - Inner City	0.18% 38.33% 10.14% 48.65%  0.00% 1.06% 0.00% 1.06%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00%
NSW - Inner City NSW - Non Metro NSW - Non Metro Total NSW  ACT - Inner City ACT - Non Metro Total ACT  VIC - Inner City VIC - Metro	0.18% 38.33% 10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17% 14.86%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02%
NSW - Inner City NSW - Non Metro NSW - Non Metro Total NSW  ACT - Inner City ACT - Non Metro Total ACT  VIC - Inner City VIC - Inner City VIC - On Metro VIC - Non Metro	0.18% 38.33% 10.14% 48.65%  0.00% 1.06% 0.00% 1.06%  1.4.86% 1.51%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 1.02%
NSW - Inner City NSW - Non Metro NSW - Non Metro Total NSW  ACT - Inner City ACT - Non Metro Total ACT  VIC - Inner City VIC - Metro	0.18% 38.33% 10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17% 14.86%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02%
NSW - Inner City NSW - Non Metro NSW - Non Metro Total NSW  ACT - Inner City ACT - Non Metro Total ACT  VIC - Inner City VIC - Inner City VIC - On Metro VIC - Non Metro	0.18% 38.33% 10.14% 48.65%  0.00% 1.06% 0.00% 1.06%  1.4.86% 1.51%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 1.02%
NSW - Inner City NSW - Non Metro NSW - Non Metro Total NSW  ACT - Inner City ACT - Non Metro Total ACT  VIC - Inner City VIC - Inner City VIC - On Metro VIC - Non Metro	0.18% 38.33% 10.14% 48.65%  0.00% 1.06% 0.00% 1.06%  1.4.86% 1.51%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 1.02%
NSW - Inner City NSW - Non Metro Total NSW  ACT - Inner City ACT - Non Metro Total ACT  VIC - Inner City VIC - Metro VIC - Metro Total VIC  TAS - Inner City	0.18% 38.33% 10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.17% 14.86% 1.51% 16.53%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 16.78% 1.18% 18.88%
NSW - Inner City NSW - Non Metro Total NSW  ACT - Inner City ACT - Non Metro Total ACT  VIC - Inner City VIC - Inner City VIC - On Metro Total ACT  VIC - Non Metro Total VIC  TAS - Inner City TAS - Metro	0.18% 38.33% 10.14% 48.65%  0.00% 1.06% 0.00% 1.06%  0.17% 14.86% 1.51% 16.53%  0.00% 1.33%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 16.78% 1.18% 18.88%
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	0.18% 38.33% 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%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.092% 16.78% 1.18% 18.88% 0.00% 0.02%
NSW - Inner City NSW - Non Metro Total NSW  ACT - Inner City ACT - Non Metro Total ACT  VIC - Inner City VIC - Inner City VIC - On Metro Total ACT  VIC - Non Metro Total VIC  TAS - Inner City TAS - Metro	0.18% 38.33% 10.14% 48.65%  0.00% 1.06% 0.00% 1.06%  0.17% 14.86% 1.51% 16.53%  0.00% 1.33%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 16.78% 1.18% 18.88%
NSW - Inner City NSW - Non Metro Total NSW  ACT - Inner City ACT - Metro ACT - Mon Metro Total ACT  VIC - Inner City VIC - Inner City VIC - Metro VIC - Non Metro Total VIC  TAS - Inner City TAS - Metro TAS - Non Metro Total TAS	0.18% 38.33% 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%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 0.92% 16.78% 1.18% 18.88% 0.00% 0.02% 0.18% 0.20%
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	0.18% 38.33% 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%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.092% 16.78% 1.18% 18.88% 0.00% 0.02%
NSW - Inner City NSW - Non Metro Total NSW  ACT - Inner City ACT - Metro ACT - Mon Metro Total ACT  VIC - Inner City VIC - Inner City VIC - Metro VIC - Non Metro Total VIC  TAS - Inner City TAS - Metro TAS - Non Metro Total TAS	0.18% 38.33% 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%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 0.92% 16.78% 1.18% 18.88% 0.00% 0.02% 0.18% 0.20%
NSW - Inner City NSW - Non Metro Total NSW  ACT - Inner City ACT - Metro ACT - Metro Total ACT  VIC - Inner City VIC - Metro VIC - Non Metro Total VIC  TAS - Inner City TAS - Metro TAS - Non Metro Total TAS  QLD - Inner City QLD - Metro	0.18% 38.33% 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%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.92% 16.78% 1.18% 18.88% 0.00% 0.02% 0.18% 0.20%
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 - Metro Total VIC  TAS - Inner City TAS - Metro TAS - Non Metro Total TAS  QLD - Inner City QLD - Metro QLD - Non Metro	0.18% 38.33% 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%	1.00% 36.57% 6.06% 43.63%  0.00% 1.02% 0.09% 1.02% 1.18% 1.18% 1.188% 0.00% 0.02% 0.18% 0.20%
NSW - Inner City NSW - Non Metro Total NSW  ACT - Inner City ACT - Metro ACT - Metro Total ACT  VIC - Inner City VIC - Metro VIC - Non Metro Total VIC  TAS - Inner City TAS - Metro TAS - Non Metro Total TAS  QLD - Inner City QLD - Metro	0.18% 38.33% 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%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.92% 16.78% 1.18% 18.88% 0.00% 0.02% 0.18% 0.20%
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 - Metro VIC - Non Metro Total VIC  TAS - Inner City TAS - Metro TAS - Non Metro Total TAS  QLD - Inner City QLD - Non Metro Total QLD	0.18% 38.33% 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%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.09% 1.02% 0.92% 16.78% 1.18% 18.88% 0.00% 0.02% 0.18% 0.20% 0.18% 6.37% 16.50%
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 - Metro Total VIC  TAS - Inner City TAS - Metro TAS - Non Metro Total TAS  QLD - Inner City QLD - Metro QLD - Non Metro	0.18% 38.33% 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%	1.00% 36.57% 6.06% 43.63%  0.00% 1.02% 0.092% 16.78% 1.18% 18.88% 0.00% 0.02% 0.18% 0.20% 0.18% 0.20%
NSW - Inner City NSW - Non Metro Total NSW  ACT - Inner City ACT - Metro ACT - Metro Total ACT  VIC - Inner City VIC - Inner City VIC - Metro VIC - Non Metro Total VIC  TAS - Inner City TAS - Metro TAS - Non Metro Total TAS  QLD - Inner City QLD - Metro QLD - Non Metro Total QLD WA - Inner City	0.18% 38.33% 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%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.09% 1.02% 16.78% 1.18% 18.88% 0.00% 0.02% 0.18% 0.20% 0.18% 0.20%
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 - Metro VIC - Non Metro Total VIC  TAS - Inner City TAS - Metro TAS - Non Metro Total TAS  QLD - Inner City QLD - Non Metro Total QLD  WA - Inner City WA - Metro	0.18% 38.33% 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%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 1.18% 1.18% 1.188% 0.00% 0.02% 0.18% 0.20% 0.18% 6.37% 16.50%
NSW - Inner City NSW - Non Metro Total NSW  ACT - Inner City ACT - Metro ACT - Metro ACT - Metro Total ACT  VIC - Inner City VIC - Metro 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	0.18% 38.33% 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%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 16.78% 1.18% 18.88% 0.00% 0.02% 0.18% 0.20% 0.18% 0.20% 0.18% 1.15.0%
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 - Metro VIC - Non Metro Total VIC  TAS - Inner City TAS - Metro TAS - Non Metro Total TAS  QLD - Inner City QLD - Non Metro Total QLD  WA - Inner City WA - Metro	0.18% 38.33% 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%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 0.92% 16.78% 1.18% 18.88% 0.00% 0.02% 0.18% 0.20% 0.18% 6.37% 16.50%
NSW - Inner City NSW - Non Metro Total NSW  ACT - Inner City ACT - Metro ACT - Metro ACT - Metro Total ACT  VIC - Inner City VIC - Inner City VIC - Metro VIC - Non Metro Total VIC  TAS - Inner City TAS - Metro TAS - Non Metro Total TAS  QLD - Inner City QLD - Metro QLD - Non Metro Total QLD  WA - Inner City WA - Metro WA - Non Metro Total WA	0.18% 38.33% 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%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 16.78% 1.18% 18.88% 0.00% 0.02% 0.18% 0.20% 0.18% 0.20% 0.48% 14.64% 0.86% 15.98%
NSW - Inner City NSW - Non Metro Total NSW  ACT - Inner City ACT - Metro ACT - Metro ACT - Metro Total ACT  VIC - Inner City VIC - Metro 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	0.18% 38.33% 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%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 16.78% 1.18% 18.88% 0.00% 0.02% 0.18% 0.20% 0.18% 0.20% 0.18% 1.15.0%
NSW - Inner City NSW - Non Metro Total NSW  ACT - Inner City ACT - Metro ACT - Metro ACT - Metro Total ACT  VIC - Inner City VIC - Inner City VIC - Metro VIC - Non Metro Total VIC  TAS - Inner City TAS - Metro TAS - Non Metro Total TAS  QLD - Inner City QLD - Metro QLD - Non Metro Total QLD  WA - Inner City WA - Metro WA - Non Metro Total WA	0.18% 38.33% 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%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 16.78% 1.18% 18.88% 0.00% 0.02% 0.18% 0.20% 0.18% 0.20% 0.48% 14.64% 0.86% 15.98%
NSW - Inner City NSW - Non Metro Total NSW  ACT - Inner City ACT - Metro ACT - Metro ACT - Metro Total ACT  VIC - Inner City VIC - Metro VIC - Non Metro Total VIC  TAS - Inner City TAS - 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	0.18% 38.33% 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%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 16.78% 1.18% 18.88% 0.00% 0.02% 0.18% 0.20% 0.18% 1.12% 6.37% 16.50% 0.48% 14.64% 0.86% 15.98%
NSW - Inner City NSW - Non Metro Total NSW  ACT - Inner City ACT - Metro ACT - Metro ACT - Non Metro Total ACT  VIC - Inner City VIC - Metro VIC - Non Metro Total VIC  TAS - Inner City TAS - Metro Total TAS  QLD - Inner City QLD - Metro QLD - Non Metro Total QLD  WA - Inner City WA - Metro WA - Metro WA - Metro WA - Metro Total WA  SA - Inner City SA - Metro SA - Metro	0.18% 38.33% 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%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 1.18% 11.8% 12.88% 0.00% 0.02% 0.18% 0.20% 0.18% 0.20% 0.00% 1.12% 6.37% 16.50% 0.48% 14.64% 0.86% 15.98% 0.24% 2.76% 0.47%
NSW - Inner City NSW - Non Metro Total NSW  ACT - Inner City ACT - Metro ACT - Metro ACT - Metro Total ACT  VIC - Inner City VIC - Metro VIC - Non Metro Total VIC  TAS - Inner City TAS - 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	0.18% 38.33% 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%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 16.78% 1.18% 18.88% 0.00% 0.02% 0.18% 0.20% 0.18% 0.20% 0.48% 14.64% 0.48% 15.98% 0.24% 2.76% 0.47%
NSW - Inner City NSW - Non Metro Total NSW  ACT - Inner City ACT - Metro ACT - Metro ACT - Non Metro Total ACT  VIC - Inner City VIC - Metro VIC - Non Metro Total VIC  TAS - Inner City TAS - Metro Total TAS  QLD - Inner City QLD - Metro QLD - Non Metro Total QLD  WA - Inner City WA - Metro WA - Metro WA - Metro WA - Metro Total WA  SA - Inner City SA - Metro SA - Metro	0.18% 38.33% 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%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 16.78% 1.18% 18.88% 0.00% 0.02% 0.18% 0.20% 0.18% 0.20% 0.48% 14.64% 0.86% 15.98% 0.24% 2.76% 0.47%
NSW - Inner City NSW - Non Metro Total NSW  ACT - Inner City ACT - Metro ACT - Metro ACT - Non Metro Total ACT  VIC - Inner City VIC - Metro VIC - Non Metro Total VIC  TAS - Inner City TAS - Metro Total TAS  QLD - Inner City QLD - Metro QLD - Non Metro Total QLD  WA - Inner City WA - Metro WA - Metro WA - Metro WA - Metro Total WA  SA - Inner City SA - Metro SA - Metro	0.18% 38.33% 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%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 16.78% 1.18% 18.88% 0.00% 0.02% 0.18% 0.20% 0.18% 0.20% 0.48% 14.64% 0.86% 15.98% 0.24% 2.76% 0.47%
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 - Metro VIC - Non Metro Total VIC  TAS - Inner City TAS - Metro TAS - Non Metro Total TAS  QLD - Inner City QLD - Metro QLD - Non Metro Total QLD WA - Inner City WA - Metro WA - Non Metro Total WA SA - Inner City SA - Metro SA - Non Metro Total SA	0.18% 38.33% 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%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 1.18% 11.88% 1.188 0.20% 0.18% 0.20% 0.18% 0.20% 1.12% 6.37% 16.50% 0.48% 14.64% 0.86% 15.98% 0.24% 2.76% 0.47% 3.47%
NSW - Inner City NSW - Non Metro Total NSW  ACT - Inner City ACT - Metro ACT - Metro ACT - Metro Total ACT  VIC - Inner City VIC - Metro VIC - Non Metro Total VIC  TAS - Inner City TAS - Metro Total TAS  QLD - Inner City QLD - Metro QLD - Non Metro Total QLD  WA - Inner City WA - Metro WA - Mon Metro Total VIC  SA - Inner City SA - Metro SA - Non Metro Total WA  SA - Inner City SA - Metro SA - Non Metro Total SA  NT - Inner City NT - Metro	0.18% 38.33% 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% 0.00% 0.00%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 0.92% 16.78% 1.18% 18.88% 0.00% 0.02% 0.18% 0.20% 0.18% 0.20% 0.48% 14.64% 0.86% 15.98% 0.24% 2.76% 0.47% 3.47%
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 - Metro VIC - Non Metro Total VIC  TAS - Inner City TAS - Metro TAS - Non Metro Total TAS  QLD - Inner City QLD - Metro QLD - Non Metro Total QLD  WA - Inner City WA - Metro Total QLD  WA - Inner City WA - Metro Total QLD  WA - Non Metro Total QLD  Non Metro Total City Non Metro Total SA - Non Metro Total SA - Non Metro Total SA - Non Metro	0.18% 38.33% 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% 0.00% 0.00% 0.00%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 0.92% 16.78% 1.18% 18.88% 0.00% 0.02% 0.18% 0.20% 0.18% 0.20% 0.48% 14.64% 0.86% 15.98% 0.24% 2.76% 0.47% 3.47% 0.00% 0.32% 0.00%
NSW - Inner City NSW - Non Metro Total NSW  ACT - Inner City ACT - Metro ACT - Metro ACT - Non Metro Total ACT  VIC - Inner City VIC - Metro VIC - Non Metro Total VIC  TAS - Inner City TAS - Metro Total TAS  QLD - Inner City QLD - Metro QLD - Non Metro Total QLD  WA - Inner City WA - Metro WA - Metro WA - Metro WA - Metro Total WA  SA - Inner City SA - Metro SA - Metro Total SA  NT - Inner City NT - Metro	0.18% 38.33% 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% 0.00% 0.00%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 0.92% 16.78% 1.18% 18.88% 0.00% 0.02% 0.18% 0.20% 0.18% 0.20% 0.086% 15.98% 14.64% 0.86% 15.98% 0.24% 2.76% 0.47% 3.47%
NSW - Inner City NSW - Non Metro Total NSW  ACT - Inner City ACT - Metro ACT - Metro ACT - Metro ACT - Metro Total ACT  VIC - Inner City VIC - Metro 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 Total QLD  WA - Inner City WA - Metro VIC - Non Metro Total ACT  WA - Metro VIC - Non Metro Total ACT  WA - Metro VIC - Non Metro Total CIT  WA - Metro VIC - Non Metro Total CIT  VIC - Inner City VIC - Metro VIC	0.18% 38.33% 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% 0.00% 0.00% 0.00% 0.00%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 0.92% 16.78% 1.18% 18.88% 0.00% 0.02% 0.18% 0.20% 0.18% 0.20% 0.18% 0.20% 0.48% 14.64% 0.86% 15.98% 0.24% 2.76% 0.47% 3.47% 0.00% 0.32%
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 - Non Metro Total QLD  WA - Inner City WA - Metro Total QLD  WA - Inner City WA - Non Metro Total QLD  SA - Inner City SA - Metro SA - Non Metro Total SA - Inner City NA - Non Metro Total TAS  NT - Inner City NT - Metro NT - Non Metro	0.18% 38.33% 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% 0.00% 0.00% 0.00%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 0.92% 16.78% 1.18% 18.88% 0.00% 0.02% 0.18% 0.20% 0.18% 0.20% 0.18% 1.5.98% 1.5.98% 1.5.98% 0.24% 2.76% 0.47% 3.47% 0.00% 0.32% 0.00%
NSW - Inner City NSW - Non Metro Total NSW  ACT - Inner City ACT - Metro ACT - Metro ACT - Metro ACT - Metro Total ACT  VIC - Inner City VIC - Metro 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 Total QLD  WA - Inner City WA - Metro VIC - Non Metro Total ACT  WA - Metro VIC - Non Metro Total ACT  WA - Metro VIC - Non Metro Total CIT  WA - Metro VIC - Non Metro Total CIT  VIC - Inner City VIC - Metro VIC	0.18% 38.33% 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% 0.00% 0.00% 0.00% 0.00%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 0.92% 16.78% 1.18% 18.88% 0.00% 0.02% 0.18% 0.20% 0.18% 0.20% 0.18% 0.20% 0.48% 14.64% 0.86% 15.98% 0.24% 2.76% 0.47% 3.47% 0.00% 0.32%
NSW - Inner City NSW - Non Metro Total NSW  ACT - Inner City ACT - Metro ACT - Metro ACT - Metro ACT - Metro Total ACT  VIC - Inner City VIC - Metro VIC - Non Metro Total VIC  TAS - Inner City TAS - Metro TAS - Non Metro Total TAS  QLD - Inner City QLD - Metro QLD - Non Metro Total QLD WA - Inner City WA - Metro WA - Mon Metro Total VIC  SA - Inner City SA - Metro Total WA  SA - Inner City SA - Metro SA - Non Metro Total SA  NT - Inner City NT - Metro	0.18% 38.33% 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%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 0.92% 16.78% 1.18% 18.88% 0.00% 0.02% 0.18% 0.20% 0.18% 0.20% 0.00% 10.12% 6.37% 16.50% 0.48% 14.64% 0.86% 15.98% 0.24% 2.76% 0.47% 3.47% 0.00% 0.32% 0.00% 0.32% 0.00%
NSW - Inner City NSW - Non Metro Total NSW  ACT - Inner City ACT - Metro ACT - Metro ACT - Metro Total ACT  VIC - Inner City VIC - Metro 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 Total VIC  SA - Inner City SA - Metro Total WA  SA - Inner City SA - Metro Total SA - Mon Metro Total SA - Mon Metro Total Total WA  Total Non Metro Total SA - Metro Total SA - Mon Metro Total SA - Metro Total MT - Metro Total Metro Total Metro Total Metro	0.18% 38.33% 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%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 16.78% 1.18% 18.88% 0.00% 0.02% 0.18% 0.20% 0.00% 10.12% 6.37% 16.50% 0.48% 14.64% 0.86% 15.98% 0.24% 2.76% 0.47% 3.47% 0.00% 0.32% 0.00% 0.32% 0.00%
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 - Metro VIC - Non Metro Total VIC  TAS - Inner City TAS - Metro TAS - Non Metro Total TAS  QLD - Inner City QLD - Metro QLD - Non Metro Total QLD  WA - Inner City WA - Metro Total QLD  WA - Inner City WA - Metro SA - Non Metro Total TAS  AND Metro Total TAS  NT - Inner City NT - Metro NT - Non Metro Total TAS  NT - Inner City NT - Metro NT - Non Metro Total INT  Total Inner City Total Inner City NT - Metro NT - Non Metro Total INT	0.18% 38.33% 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% 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%	1.00% 36.57% 6.06% 43.63% 0.00% 1.02% 0.00% 1.02% 0.92% 16.78% 1.18% 18.88% 0.00% 0.02% 0.18% 0.20% 0.18% 0.20% 0.48% 14.64% 0.86% 15.98% 0.24% 2.76% 0.47% 3.47% 0.00% 0.32% 0.00% 0.32% 0.00%

ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	61-90	<u>90+</u>	<u>Total</u>
Jun-22	0.229%	0.689%	2.876%	3.793%
Jul-22	1.238%	0.167%	3.226%	4.631%
Aug-22	0.686%	0.000%	2.246%	2.932%
Sep-22	1.124%	0.000%	1.106%	2.230%
Oct-22	0.327%	0.639%	0.703%	1.669%
Nov-22	1.394%	0.516%	0.615%	2.525%
Dec-22	2.231%	0.428%	0.656%	3.314%
Jan-23	0.420%	0.660%	0.361%	1.441%
Feb-23	1.482%	0.848%	0.374%	2.704%
Mar-23	2.143%	1.653%	0.641%	4.437%
Apr-23	1.247%	0.585%	0.438%	2.270%
May-23	1.904%	0.569%	0.838%	3.310%
iviay-25	1.504%	0.30976	0.030/0	3.310%
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Jun-22		-		
Jul-22	-	-		
Aug-22	-	-		
Sep-22	-	-		
Oct-22	-	-		
Nov-22	_	_		
Dec-22	_	_		
Jan-23		_		
Feb-23				
Mar-23	1	388,001		
Apr-23	1	392,278		
May-23	1	395,414		
MORTGAGE SAFETY NET\HARDSHIPS Incl. COV-19	No of Accounts	Amount (\$)		
Jun-22	3	896,659		
Jul-22	5	1,484,378		
Aug-22	4	1,022,888		
Sep-22	4	1,023,480		
Oct-22	3	686,987		
Nov-22	3	686,234		
Dec-22	3	684,931		
Jan-23	2	689,173		
Feb-23	2	689,928		
Mar-23	4	1,239,433		
Apr-23	6			
	5	1,865,859		
May-23	5	3,239,719		
COVID-19 HARDSHIP	No of Accounts	Amount (\$)		
Mar-22	<del></del>	<del></del>		
Apr-22	-	-		
May-22	-	-		
Jun-22	-	-		
Jul-22	-	_		
Aug-22	-	_		
Sep-22	-	_		
Oct-22	-			
Nov-22		-		
Dec-22	-			
PRINCIPAL LOSS	Gross Loss	LMI Claim	LMI Payment	Net loss
2020	<del></del> -	-	-	-
Total	-	-	-	-