PROGRESS 2008-1R TRUST RISK RETENTION POOL

Risk Retention Pool **Transaction Name:** 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

3 Business Days before each Payment Date. Determination Date & Ex-Interest Date: **EU Securitisation Regulation**

Note: 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:

6.60%

COLLATERAL INFORMATION	At Issue	<u>Oct - 21</u>
Total pool size:	\$235,917,690.46	\$160,769,855.69
Total Number Of Loans (UnConsolidated):	825	611
Total number of loans (consolidating split loans):	510	385
Average loan Size:	\$462,583.71	\$417,584.04
Maximum loan size:	\$2,035,121.00	\$1,730,096.38
Total property value:	\$385,929,243.90	\$284,659,852.00
Number of Properties:	570	423
Average property value:	\$677,068.85	\$672,954.73
Average current LVR:	64.04%	59.73%
Average Term to Maturity (months):	283.83	266.42
Maximum Remaining Term to Maturity (months):	353.65	339.48
Weighted Average Seasoning (months):	55.07	71.92
Weighted Average Current LVR:	67.64%	64.72%
Weighted Average Term to Maturity (months):	299.32	282.35
% of pool with loans > \$500,000:	56.47%	52.67%
% of pool (amount) LoDoc Loans:	0.42%	0.00%
Maximum Current LVR:	91.88%	120.46%
% Fixed Rate Loans(Value):	16.71%	16.82%
% Interst Only loans (Value):	12.39%	9.43%
Weighted Average Coupon:	3.33%	3.10%
Investment Loans:	25.12%	28.84%
THE COUNTY COUNT	23.12/0	20.0 1,0
Outstanding Balance Distribution	\$ % at Issue	Oct - 21
≤\$0	-0.01%	-0.02%
> \$0 and ≤ \$100,000	0.21%	0.33%
> \$100,000 and ≤ \$150,000	1.10%	1.43%
> \$150,000 and ≤ \$200,000	1.99%	2.34%
> \$200,000 and ≤ \$250,000	4.30%	5.55%
> \$250,000 and ≤ \$300,000	4.88%	7.05%
> \$300,000 and ≤ \$350,000	9.38%	9.46%
> \$350,000 and ≤ \$400,000	6.50%	8.06%
> \$400,000 and ≤ \$450,000	8.11%	6.07%
> \$450,000 and ≤ \$500,000	7.07%	7.06%
> \$500,000 and ≤ \$550,000	5.10%	6.18%
> \$550,000 and ≤ \$600,000	5.12%	4.70%
> \$600,000 and ≤ \$650,000	5.81%	4.59%
> \$650,000 and ≤ \$700,000	3.16%	5.87%
> \$700,000 and ≤ \$750,000	3.98%	5.89%
> \$750,000 and ≤ \$800,000	3.25%	2.91%
> \$800,000 and ≤ \$850,000	4.52%	1.03%
> \$850,000 and ≤ \$900,000	3.35%	2.73%
> \$900,000 and ≤ \$950,000	2.36%	1.15%
> \$950,000 and ≤ \$1,000,000	1.66%	0.61%
> \$1,000,000 and ≤ \$1,050,000	1.73%	1.26%
> \$1,050,000 and ≤ \$1,100,000	1.83%	1.35%
> \$1,100,000 and ≤ \$1,150,000	2.40%	1.40%
> \$1,150,000 and ≤ \$1,200,000	0.98%	0.74%
> \$1,200,000 and ≤ \$1,250,000	2.08%	1.50%
> \$1,250,000 and ≤ \$1,300,000	0.54%	0.00%
> \$1,300,000 and ≤ \$1,400,000	1.70%	4.97%
> \$1,400,000 and ≤ \$1,500,000	2.44%	2.70%
> \$1,500,000 and ≤ \$1,750,000	2.75%	3.07%
> \$1,750,000 and ≤ \$2,000,000	0.00%	0.00%
> \$2,000,000	1.72%	0.00%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution		
Outstanding balance LVK Distribution	\$ % at Issue	Oct - 21
≤ 0%	-0.01%	-0.02%
> 0% and ≤ 25%	1.41%	2.24%
> 25% and ≤ 30%	0.66%	0.82%
> 30% and ≤ 35%	0.98%	0.67%
> 35% and ≤ 40%	2.17%	2.15%
> 40% and ≤ 45%	2.83%	2.35%
> 45% and ≤ 50%	4.18%	6.62%
> 50% and ≤ 55%	5.33%	8.03%
> 55% and ≤ 60%	5.52%	7.54%
> 60% and ≤ 65%	7.32%	11.43%
> 65% and ≤ 70%	12.90%	15.60%
> 70% and ≤ 75%	19.90%	15.71%
> 75% and ≤ 80%	26.26%	19.76%
> 80% and ≤ 85%	9.00%	6.37%
> 85% and ≤ 90%	1.18%	0.24%
> 90% and ≤ 95%	0.38%	0.00%
> 95% and ≤ 100%	0.00%	0.37%
> 100%		0.11%
Total	100.00%	100.00%
Total	100.0076	100.00%
Mankage Income	A 0/ - A la	0.4.24
Mortgage Insurance	\$ % at Issue	Oct - 21
Genworth	23.48%	25.68%
QBE	2.37%	1.66%
Insurable	74.14%	72.67%
Total	100.00%	100.00%
Seasoning Analysis	\$ % at Issue	Oct - 21
> 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 ≤ 9 mths	2.21%	0.00%
> 12 mths and ≤ 15 mths	9.14%	0.41%
> 15 mths and ≤ 18 mths	10.00%	0.08%
> 18 mths and ≤ 21 mths	5.18%	0.54%
> 21 mths and ≤ 24 mths	5.78%	2.31%
> 24 mths and ≤ 36 mths	12.20%	26.35%
> 36 mths and ≤ 48 mths	11.46%	10.29%
> 48 mths and ≤ 60 mths	8.23%	11.47%
> 60 mths and ≤ 72 mths	7.56%	9.00%
> 72 mths and ≤ 84 mths	5.59%	8.48%
> 84 mths and ≤ 96 mths	5.54%	6.26%
		6.73%
> 96 mths and < 108 mths		
> 96 mths and ≤ 108 mths	2.78%	
> 108 mths and ≤ 120 mths	2.39%	3.19%
> 108 mths and ≤ 120 mths > 120 mths	2.39% 10.55%	3.19% 14.89%
> 108 mths and ≤ 120 mths	2.39%	3.19%
> 108 mths and ≤ 120 mths ≥ 120 mths Total	2.39% 10.55% 100.00%	3.19% 14.89% 100.00%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution	2.39% 10.55% 100.00% \$ % at Issue	3.19% 14.89% 100.00%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution NSW - Inner City	2.39% 10.55% 100.00% \$ % at issue 0.18%	3.19% 14.89% 100.00% <u>Oct - 21</u> 0.25%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution NSW - Inner City NSW - Metro	2.39% 10.55% 100.00% \$ % at issue 0.18% 38.33%	3.19% 14.89% 100.00% Oct - 21 0.25% 38.45%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro NSW - Non Metro	2.39% 10.55% 100.00% \$ % at issue 0.18% 38.33% 10.14%	3.19% 14.89% 100.00% Oct - 21 0.25% 38.45% 9.90%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution NSW - Inner City NSW - Metro	2.39% 10.55% 100.00% \$ % at issue 0.18% 38.33%	3.19% 14.89% 100.00% Oct - 21 0.25% 38.45%
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> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro	2.39% 10.55% 100.00% \$\frac{5 \times at Issue}{0.18\times} 0.18\times 38.33\times 10.14\times 48.65\times 0.00\times 1.06\times	3.19% 14.89% 100.00% Oct - 21 0.25% 38.45% 9.90% 48.60% 0.00% 0.41%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro	2.39% 10.55% 100.00% \$\frac{5\% \text{at Issue}}{0.18\%} 0.18\% 38.33\% 10.14\% 48.65\% 0.00\% 1.06\% 0.00\%	3.19% 14.89% 100.00% Oct - 21 0.25% 38.45% 9.90% 48.60% 0.00% 0.41% 0.00%
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> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Metro Total ACT VIC - Inner City VIC - Metro	2.39% 10.55% 100.00% \$\frac{5\% \text{at Issue}}{0.18\%}\$ 38.33\% 10.14\% 48.65\% 0.00\% 1.06\% 0.00\% 1.06\% 0.17\% 14.86\%	3.19% 14.89% 100.00% Oct - 21 0.25% 38.45% 9.90% 48.60% 0.00% 0.41% 0.00% 0.41%
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> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Metro VIC - Metro Total VIC TAS - Inner City TAS - Inner City TAS - Metro Total TAS QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Metro WA - Non Metro	2.39% 10.55% 100.00% \$\frac{5 \times at issue}{0.18\times}\$ 38.33% 10.14\times 48.65\times 0.00\times 1.06\times 0.00\times 1.06\times 0.00\times 1.06\times 1.00\times 1.51\times 1.53\times 1.51\times 1.53\times 1.33\times 0.14\times 1.47\times 1.47\times 1.47\times 1.47\times 1.47\times 1.47\times 1.49\times 1.49\times 1.49\times 1.49\times 1.276\times 1.00\times 1.276\times 0.00\times 1.276\times 0.56\times 1.56\times 1.5	3.19% 14.89% 100.00% Oct - 21 0.25% 38.45% 9.90% 48.60% 0.00% 0.41% 0.00% 13.30% 1.33% 14.87% 0.00% 1.65% 0.00% 8.31% 7.02% 15.33% 0.00% 14.67% 0.00%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Metro VIC - Non Metro Total VIC TAS - Inner City TAS - Metro Total VIC TAS - Inner City TAS - Metro Total TAS QLD - Inner City QLD - Metro QLD - Mon Metro Total QLD WA - Inner City WA - Metro	2.39% 10.55% 100.00% \$ 100.00% \$ 2	3.19% 14.89% 100.00% Oct - 21 0.25% 38.45% 9.90% 48.60% 0.00% 0.41% 0.00% 0.41% 13.30% 1.33% 14.87% 0.00% 1.45% 0.20% 1.65% 0.00% 8.31% 7.02% 15.33%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Metro VIC - Non Metro Total ACT TAS - Inner City TAS - Inner City TAS - Non Metro Total TAS QLD - Inner City QLD - Metro QLD - Non Metro Total QLD WA - Inner City WA - Metro VIA - Me	2.39% 10.55% 100.00% \$\frac{5 \times at issue}{0.18\times} \times \\ 0.18\times \\ 38.33\times \\ 10.14\times \\ 48.65\times \\ 0.00\times \\ 1.06\times \\ 0.00\times \\ 1.06\times \\ 0.17\times \\ 14.86\times \\ 1.51\times \\ 16.53\times \\ 0.00\times \\ 1.33\times \\ 0.14\times \\ 1.47\times \\ 0.00\times \\ 8.91\times \\ 6.09\times \\ 14.99\times \\ 0.00\times \\ 12.76\times \\ 0.56\times \\ 13.32\times \\ 13.32\times \\ 10.00\times \\ 12.76\times \\ 0.56\times \\ 13.32\times \\ 10.00\times \\ 12.76\times \\ 0.56\times \\ 13.32\times \\ 10.00\times \\ 13.32\times \\ 10.00\times \\ 12.76\times \\ 0.56\times \\ 13.32\times \\ 10.00\times \\ 10.00\times \\ 11.76\times \\ 0.56\times \\ 13.32\times \\	3.19% 14.89% 100.00% Oct - 21 0.25% 38.45% 9.90% 48.60% 0.00% 0.41% 0.00% 0.41% 13.30% 1.33% 14.87% 0.00% 1.65% 0.00% 8.31% 7.02% 15.33% 0.00% 14.67% 0.79% 15.46%
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> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution NSW - Inner City NSW - Metro 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 Total TAS QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Metro VIA - Metro	2.39% 10.55% 100.00% \$	3.19% 14.89% 100.00% Oct - 21 0.25% 38.45% 9.90% 48.60% 0.00% 0.41% 0.00% 0.41% 13.30% 1.33% 14.87% 0.00% 1.65% 0.00% 8.31% 7.02% 15.33% 0.00% 14.67% 0.79% 15.46%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Metro VIC - Non Metro Total VIC TAS - Inner City TAS - Metro Total VIC TAS - Inner City TAS - Metro Total TAS QLD - Inner City QLD - Non Metro Total TAS WHETO Total TAS AUD - Inner City CLD - Non Metro Total TAS AUD - Inner City CLD - Non Metro Total TAS AUD - Inner City CLD - Non Metro Total TAS AUD - Inner City CLD - Non Metro Total TAS A - Non Metro Total TAS SA - Inner City SA - Metro SA - Non Metro SA - Non Metro	2.39% 10.55% 100.00% \$\frac{5}{8} \text{ at Issue} \\ 0.18\times \\ 38.33\times \\ 10.14\times \\ 48.65\times \\ 0.00\times \\ 1.06\times \\ 0.00\times \\ 1.06\times \\ 0.17\times \\ 14.86\times \\ 1.51\times \\ 16.53\times \\ 0.00\times \\ 1.33\times \\ 0.14\times \\ 1.47\times \\ 0.00\times \\ 8.91\times \\ 6.09\times \\ 14.99\times \\ 0.00\times \\ 12.76\times \\ 0.56\times \\ 13.32\times \\ 0.00\times \\ 13.32\times \\ 0.00\times \\ 13.32\times \\ 0.00\times \\ 3.16\times \\ 0.73\times \\ 0.73\times \\ 0.73\times \\ 0.73\times \\ 0.18\times \\ 0.73\times \\ 0.73\times \\ 0.73\times \\ 0.18\times \\ 0.73\times \\ 0.18\times \\ 0.73\times \\ 0.73\times \\ 0.73\times \\ 0.18\times \\ 0.73\times \\ 0.73\times \\ 0.18\times \\ 0.73\times \\ 0.73\times \\ 0.18\times \\ 0.18\times \\ 0.73\times \\ 0.18\times \\ 0.18\times \\ 0.18\times \\ 0.18\times \\ 0.73\times \\ 0.18\times \\ 0.18\ti	3.19% 14.89% 100.00% Oct - 21 0.25% 38.45% 9.90% 48.60% 0.00% 0.41% 0.00% 0.41% 13.30% 1.33% 14.87% 0.00% 1.65% 0.00% 1.65% 0.00% 1.533% 0.00% 14.67% 0.79% 0.79% 0.79% 0.00% 1.66%
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> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Metro VIC - Non Metro Total VIC TAS - Inner City TAS - Metro Total VIC TAS - Inner City TAS - Metro Total TAS QLD - Inner City QLD - Non Metro Total TAS WHETO Total TAS AUD - Inner City CLD - Non Metro Total TAS AUD - Inner City CLD - Non Metro Total TAS AUD - Inner City CLD - Non Metro Total TAS AUD - Inner City CLD - Non Metro Total TAS A - Non Metro Total TAS SA - Inner City SA - Metro SA - Non Metro SA - Non Metro	2.39% 10.55% 100.00% \$\frac{5}{8} \text{ at Issue} \\ 0.18\times \\ 38.33\times \\ 10.14\times \\ 48.65\times \\ 0.00\times \\ 1.06\times \\ 0.00\times \\ 1.06\times \\ 0.17\times \\ 14.86\times \\ 1.51\times \\ 16.53\times \\ 0.00\times \\ 1.33\times \\ 0.14\times \\ 1.47\times \\ 0.00\times \\ 8.91\times \\ 6.09\times \\ 14.99\times \\ 0.00\times \\ 12.76\times \\ 0.56\times \\ 13.32\times \\ 0.00\times \\ 13.32\times \\ 0.00\times \\ 13.32\times \\ 0.00\times \\ 3.16\times \\ 0.73\times \\ 0.73\times \\ 0.73\times \\ 0.73\times \\ 0.18\times \\ 0.73\times \\ 0.73\times \\ 0.73\times \\ 0.18\times \\ 0.73\times \\ 0.18\times \\ 0.73\times \\ 0.73\times \\ 0.73\times \\ 0.18\times \\ 0.73\times \\ 0.73\times \\ 0.18\times \\ 0.73\times \\ 0.73\times \\ 0.18\times \\ 0.18\times \\ 0.73\times \\ 0.18\times \\ 0.18\times \\ 0.18\times \\ 0.18\times \\ 0.73\times \\ 0.18\times \\ 0.18\ti	3.19% 14.89% 100.00% Oct - 21 0.25% 38.45% 9.90% 48.60% 0.00% 0.41% 0.00% 0.41% 13.30% 1.33% 14.87% 0.00% 1.65% 0.00% 1.65% 0.00% 1.533% 0.00% 14.67% 0.79% 0.79% 0.79% 0.00% 1.66%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Metro VIC - Non Metro Total VIC TAS - Inner City TAS - Metro Total VIC TAS - Inner City TAS - Metro Total TAS QLD - Inner City QLD - Non Metro Total TAS WHETO Total TAS AUD - Inner City CLD - Non Metro Total TAS AUD - Inner City CLD - Non Metro Total TAS AUD - Inner City CLD - Non Metro Total TAS AUD - Inner City CLD - Non Metro Total TAS A - Non Metro Total TAS SA - Inner City SA - Metro SA - Non Metro SA - Non Metro	2.39% 10.55% 100.00% \$\frac{5}{8} \text{ at Issue} \\ 0.18\times \\ 38.33\times \\ 10.14\times \\ 48.65\times \\ 0.00\times \\ 1.06\times \\ 0.00\times \\ 1.06\times \\ 0.17\times \\ 14.86\times \\ 1.51\times \\ 16.53\times \\ 0.00\times \\ 1.33\times \\ 0.14\times \\ 1.47\times \\ 0.00\times \\ 8.91\times \\ 6.09\times \\ 14.99\times \\ 0.00\times \\ 12.76\times \\ 0.56\times \\ 13.32\times \\ 0.00\times \\ 13.32\times \\ 0.00\times \\ 13.32\times \\ 0.00\times \\ 3.16\times \\ 0.73\times \\ 0.73\times \\ 0.73\times \\ 0.73\times \\ 0.18\times \\ 0.73\times \\ 0.73\times \\ 0.73\times \\ 0.18\times \\ 0.73\times \\ 0.18\times \\ 0.73\times \\ 0.73\times \\ 0.73\times \\ 0.18\times \\ 0.73\times \\ 0.73\times \\ 0.18\times \\ 0.73\times \\ 0.73\times \\ 0.18\times \\ 0.18\times \\ 0.73\times \\ 0.18\times \\ 0.18\times \\ 0.18\times \\ 0.18\times \\ 0.73\times \\ 0.18\times \\ 0.18\ti	3.19% 14.89% 100.00% Oct - 21 0.25% 38.45% 9.90% 48.60% 0.00% 0.41% 0.00% 0.41% 13.30% 1.33% 14.87% 0.00% 1.65% 0.20% 1.65% 0.00% 1.45% 0.20% 1.65% 0.00% 1.45% 0.20% 1.65%
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> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Metro VIC - Non Metro Total VIC TAS - Inner City TAS - Non Metro Total TAS QLD - Inner City QLD - Metro QLD - Non Metro Total QLD WA - Inner City WA - Metro VIA - Non Metro Total QLD WA - Inner City SA - Metro SA - Non Metro Total SA NT - Inner City NT - Metro VIC - Non Metro Total SA NT - Inner City NT - Metro	2.39% 10.55% 100.00% \$\frac{5 \times at issue}{0.18\times}\$ 38.33% 10.14\times 48.65\times\$ 0.00\times 1.06\times 0.00\times 1.06\times 0.00\times 1.06\times 1.06\times 1.06\times 1.51\times 16.53\times 1.51\times 16.53\times 0.00\times 1.33\times 0.14\times 1.47\times 1.49\times 1.4	3.19% 14.89% 100.00% Oct - 21 0.25% 38.45% 9.90% 48.60% 0.00% 0.41% 0.00% 0.41% 13.30% 1.33% 14.87% 0.00% 1.65% 0.00% 8.31% 7.02% 15.33% 0.00% 14.67% 0.79% 15.46% 0.00% 2.63% 1.05% 3.68%
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> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Metro VIC - Non Metro Total VIC TAS - Inner City TAS - Non Metro Total TAS QLD - Inner City QLD - Metro QLD - Non Metro Total QLD WA - Inner City WA - Metro VIA - Non Metro Total QLD WA - Inner City SA - Metro SA - Non Metro Total SA NT - Inner City NT - Metro VIC - Non Metro Total SA NT - Inner City NT - Metro	2.39% 10.55% 100.00% \$\frac{5 \times at issue}{0.18\times}\$ 38.33% 10.14\times 48.65\times\$ 0.00\times 1.06\times 0.00\times 1.06\times 0.00\times 1.06\times 1.06\times 1.06\times 1.51\times 16.53\times 1.51\times 16.53\times 0.00\times 1.33\times 0.14\times 1.47\times 1.49\times 1.4	3.19% 14.89% 100.00% Oct - 21 0.25% 38.45% 9.90% 48.60% 0.00% 0.41% 0.00% 0.41% 13.30% 1.33% 14.87% 0.00% 1.65% 0.00% 8.31% 7.02% 15.33% 0.00% 14.67% 0.79% 15.46% 0.00% 2.63% 1.05% 3.68%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT 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 TAS WA - Inner City WA - Metro WA - Non Metro Total WA SA - Inner City SA - Metro SA - Non Metro Total TAS NT - Inner City TAS - Non Metro Total TAS NT - Inner City NT - Metro NT - Non Metro Total SA NT - Inner City NT - Metro NT - Non Metro Total NT	2.39% 10.55% 100.00% \$\frac{5 \times at issue}{0.18\times} \\ 0.18\times \\ 38.33\times \\ 10.14\times \\ 48.65\times \\ 0.00\times \\ 1.06\times \\ 0.00\times \\ 1.06\times \\ 0.17\times \\ 14.86\times \\ 1.51\times \\ 16.53\times \\ 0.00\times \\ 1.33\times \\ 0.14\times \\ 1.47\times \\ 0.00\times \\ 8.91\times \\ 6.09\times \\ 14.99\times \\ 0.00\times \\ 13.32\times \\ 0.00\times \\ 3.16\times \\ 0.73\times \\ 3.89\times \\ 0.00\times \\ 0.00\times \\ 0.00\times \\ 3.16\times \\ 0.73\times \\ 3.89\times \\ 0.00\times \\ 0.	3.19% 14.89% 100.00% Oct - 21 0.25% 38.45% 9.90% 48.60% 0.00% 0.41% 0.00% 0.41% 13.30% 1.33% 14.87% 0.00% 1.65% 0.00% 1.65% 0.00% 1.533% 0.00% 14.67% 0.79% 15.33% 0.00% 2.63% 1.05% 3.68% 0.00% 0.00% 0.00% 0.00% 0.00%
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> 108 mths and ≤ 120 mths Total Geographic Distribution NSW - Inner City NSW - Metro 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 Total TAS QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Metro Total VIC SA - Inner City WA - Metro Total WA SA - Inner City SA - Metro Total WA NT - Inner City NT - Metro NT - Metro NT - Metro Total NT Total Inner City Total NT	2.39% 10.55% 100.00% \$\frac{5}{8} \text{ at issue}}{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%	3.19% 14.89% 100.00% Oct - 21 0.25% 38.45% 9.90% 48.60% 0.00% 0.41% 0.00% 0.41% 13.30% 1.33% 14.87% 0.00% 1.65% 0.20% 1.65% 0.00% 1.45% 0.20% 1.65% 0.00% 1.45% 0.20% 1.65% 0.00% 1.45% 0.20% 1.65% 0.00% 3.31% 7.02% 15.33% 0.00% 14.67% 0.79% 15.46% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> 108 mths and ≤ 120 mths Total Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT 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 TAS QLD - Non Metro Total QLD WA - Inner City WA - Non Metro Total VIC SA - Inner City SA - Metro Total TAS NT - Inner City SA - Non Metro Total TAS NT - Inner City NT - Metro NT - Non Metro Total NT Total Inner City Total Inner	2.39% 10.55% 100.00% \$\frac{5}{8} \text{ at issue} \\ 0.18% 38.33% 10.14% 48.65% 0.00% 1.06% 0.00% 1.06% 0.00% 1.51% 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%	3.19% 14.89% 100.00% Oct - 21 0.25% 38.45% 9.90% 48.60% 0.00% 0.41% 0.00% 0.41% 0.00% 1.33% 13.30% 1.33% 14.87% 0.00% 1.65% 0.00% 1.65% 0.00% 1.533% 0.00% 1.65% 0.00% 1.65% 0.00% 1.65% 0.00% 1.65% 0.00% 1.65% 0.00% 1.65% 0.00% 1.65% 0.00% 1.65% 0.00% 1.65% 0.00% 1.65% 0.00% 1.65% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> 108 mths and ≤ 120 mths Total Geographic Distribution NSW - Inner City NSW - Metro 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 Total TAS QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Metro Total VIC SA - Inner City WA - Metro Total WA SA - Inner City SA - Metro Total WA NT - Inner City NT - Metro NT - Metro NT - Metro Total NT Total Inner City Total NT	2.39% 10.55% 100.00% \$\frac{5}{8} \text{ at issue}}{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%	3.19% 14.89% 100.00% Oct - 21 0.25% 38.45% 9.90% 48.60% 0.00% 0.41% 0.00% 0.41% 13.30% 1.33% 14.87% 0.00% 1.65% 0.20% 1.65% 0.00% 1.45% 0.20% 1.65% 0.00% 1.45% 0.20% 1.65% 0.00% 1.45% 0.20% 1.65% 0.00% 3.31% 7.02% 15.33% 0.00% 14.67% 0.79% 15.46% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%

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ARREARS \$ % (scheduled balance basis) Nov-20	31-60	61-90	90+	Total
	2.313%	0.273%	0.000%	2.587%
Dec-20	0.505%	1.465%	0.075%	2.044%
Jan-21	3.616%	0.132%	1.525%	5.273%
Feb-21	2.022%	1.031%	1.731%	4.784%
Mar-21	2.147%	0.844%	2.652%	5.642%
Apr-21	1.698%	0.779%	3.027%	5.504%
May-21	1.066%	1.142%	3.223%	5.431%
Jun-21	0.467%	1.220%	2.970%	4.657%
Jul-21	0.207%	0.622%	3.500%	4.329%
Aug-21	1.370%	0.285%	2.698%	4.353%
Sep-21	1.102%	0.601%	2.386%	4.089%
Oct-21	1.612%	0.552%	2.889%	5.052%
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Nov-20	-	-		
Dec-20	-	-		
Jan-21	-	-		
Feb-21	-	-		
Mar-21	-	-		
Apr-21	_	_		
May-21	-	-		
Jun-21	_	_		
Jul-21				
Aug-21	-	_		
	-	-		
Sep-21	-	-		
Oct-21	-	•		
MORTGAGE SAFETY NET\HARDSHIPS Incl. COV-19	No of Accounts	Amount (\$)		
Nov-20	8	3,851,571		
Dec-20	11	4,448,879		
Jan-21	12	4,784,960		
Feb-21	13	5,424,516		
Mar-21	17	5,882,222		
Apr-21	17	5,805,885		
May-21	14	5,757,658		
Jun-21	8	4,287,661		
Jul-21	10	5,349,833		
Aug-21	11	4,911,276		
Sep-21	12	5,608,038		
Oct-21	17	6,936,815		
COVID-19 HARDSHIP	No of Accounts	Amount (\$)		
Nov-20	-	-		
Dec-20	-	-		
Jan-21	-	-		
Feb-21	-	-		
Mar-21	-	-		
Apr-21	-	-		
May-21	-	-		
Jun-21	-	-		
Jul-21	-	-		
Aug-21	2	878,291		
Sep-21	5	2,391,012		
Oct-21	5	2,394,383		
PRINCIPAL LOSS	Gross Loss	I MI Claim	I MI Payment	Net loss
PRINCIPAL LOSS 2020	Gross Loss	LMI Claim	LMI Payment	Net loss