Progress 2022-2 Trust Risk Retention Pool

Transaction Name: Closing Date: Maturity Date: Payment Date: Business Day for Payments: Determination Date & Ex-Interest Date: Progress 2022-2 Risk Retention Pool Wednesday, 28th September 2022 Tuesday, 18th March 2053 18th day of each month Sydney & Melbourne 3 Business Days before each Payment Date.

EU Securitisation Regulation

5.97%

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.

Current Risk Retention pool balance as percentage of securitisation exposure:

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Oct - 22</u>
Total pool size:	\$51,416,491	\$42,650,814
Average loan Size:	\$659,186	\$546,805
Maximum loan size:	\$1,924,784	\$1,919,633
Total property value:	\$68,207,384	\$68,207,384
Average property value:	\$874,454	\$874,454
Maximum current LVR:	80.00%	80.07%
Average current LVR:	75.37%	62.53%
Weighted average current LVR:	75.71%	70.08%
Total number of loans (unconsolidated):	111	78
Total number of loans (consolidating split loans):	78	78
Number of properties:	78	78
Average term to maturity (months):	331.30	328.37
Maximum remaining term to maturity (months):	340.01	338.01
Weighted average seasoning (months):	25.20	27.56
Weighted average term to maturity (months):	333.77	331.34
% of pool with loans > \$500,000:	74.92%	66.64%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	39.33%	32.14%
% Interst Only loans (Value):	28.65%	30.35%
Weighted Average Coupon:	3.71%	4.39%
InVestment Loans:	37.17%	43.16%
Outstanding Balance Distribution	<u>\$ % at Issue</u>	<u>Oct - 22</u>
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	0.00%	0.69%
> \$100,000 and ≤ \$150,000	0.00%	0.00%
> \$150,000 and ≤ \$200,000	1.08%	2.36%
> \$200,000 and ≤ \$250,000	0.45%	2.20%
> \$250,000 and ≤ \$300,000	2.23%	4.64%
> \$300,000 and ≤ \$350,000	3.03%	2.17%
> \$350,000 and ≤ \$400,000	4.43%	4.52%
> \$400,000 and ≤ \$450,000	5.69%	5.89%
> \$450,000 and ≤ \$500,000	8.16%	10.88%
> \$500,000 and ≤ \$550,000	5.11%	6.21%
> \$550,000 and ≤ \$600,000	1.11%	1.34%
> \$600,000 and ≤ \$650,000	7.33%	5.89%
> \$650,000 and ≤ \$700,000	6.51%	7.85%
> \$700,000 and ≤ \$750,000	2.82%	1.67%
> \$750,000 and ≤ \$800,000	2.99%	1.81%
> \$800,000 and ≤ \$850,000	4.78%	3.80%
> \$850,000 and ≤ \$900,000	5.12%	4.06%
> \$900,000 and ≤ \$950,000	1.77% 0.00%	0.00% 0.00%
> \$950,000 and ≤ \$1,000,000 > \$1,000,000 and ≤ \$1,050,000	5.93%	7.11%
$>$ \$1,050,000 and \leq \$1,100,000	0.00%	0.00%
$>$ \$1,100,000 and \leq \$1,150,000	4.33%	0.00%
$>$ \$1,150,000 and \leq \$1,200,000	4.55%	2.81%
$>$ \$1,200,000 and \leq \$1,200,000	2.40%	2.81%
$>$ \$1,250,000 and \leq \$1,250,000 > \$1,250,000 and \leq \$1,300,000	4.90%	2.91%
$>$ \$1,200,000 and \leq \$1,400,000	2.70%	3.24%
$>$ \$1,300,000 and \leq \$1,400,000 > \$1,400,000 and \leq \$1,500,000	5.59%	3.24% 6.70%
$>$ \$1,500,000 and \leq \$1,500,000	3.15%	3.77%
$>$ \$1,500,000 and \leq \$2,000,000	3.74%	4.50%
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Total Inner City 9.10% 9.29% Total Metro 70.00% 70.17% Total Non Metro 20.91% 20.54%	ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Inner city TAS - Non metro Total AS VIC - Inner city VIC - Non metro Total TAS	0.00% 2.17% 0.00% 2.17% 1.18% 41.04% 9.60% 51.82% 0.00% 0.00% 0.00% 0.00% 0.63% 8.17% 7.26% 16.06% 0.00%	0.00% 1.55% 0.00% 1.55% 1.42% 39.75% 10.28% 51.45% 0.00% 0.00% 0.00% 0.00% 0.00% 0.15% 7.65% 6.20% 14.00% 0.00%
Total Metro 70.00% 70.17% Total Non Metro 20.91% 20.54%	ACT - Inner city ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro Total TAS VIC - Inner city VIC - Inner city VIC - Inner city VIC - Inner city VIC - Non metro Total IAS	0.00% 2.17% 0.00% 2.17% 1.18% 41.04% 9.60% 51.82% 0.00% 0.00% 0.00% 0.00% 0.63% 8.17% 7.26% 16.06% 0.00%	0.00% 1.55% 0.00% 1.55% 1.42% 39.75% 10.28% 51.45% 0.00% 0.00% 0.00% 0.00% 0.15% 7.65% 6.20% 14.00% 0.00%
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Total Non Metro 20.91% 20.54%	ACT - Inner city ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Non metro	0.00% 2.17% 0.00% 2.17% 1.18% 41.04% 9.60% 51.82% 0.00% 0.00% 0.00% 0.63% 8.17% 7.26% 16.06% 0.00% 0.00% 0.74% 0.00% 0.74% 0.00% 0.74% 0.00% 0.00% 0.74% 0.00% 0.00% 0.00% 0.51.82% 1.53% 1.53% 1.58% 3.69%	0.00% 1.55% 0.00% 1.55% 1.42% 39.75% 10.28% 51.45% 0.00% 0.00% 0.00% 0.00% 0.15% 7.65% 6.20% 14.00% 0.61% 0.00% 0.61% 0.00% 0.61% 0.00% 0.00% 0.00% 0.00% 0.61% 0.00%
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100.00% 100.00%	ACT - Inner city ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total INE VIC - Non metro Total VIC WA - Inner city VIC - Non metro Total VIC WA - Inner city VIC - Non metro Total VIC WA - Inner city VIC - Non metro Total INE VIC - Non metro Total VIC	0.00% 2.17% 0.00% 2.17% 1.18% 41.04% 9.60% 51.82% 0.00% 0.58% 1.53% 1.58% 0.00% 0.00% 0.00% 0.58% 0.58% 0.58% 0.00%	0.00% 1.55% 0.00% 1.55% 1.42% 39.75% 10.28% 51.45% 0.00% 0.00% 0.00% 0.00% 0.15% 7.65% 6.20% 14.00% 0.00% 0.61% 0.00% 0.61% 0.00% 0.61% 0.00%
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ARREARS \$ % (scheduled balance basis) Oct-22	<u>31-60</u> 0.00%	<u>61-90</u> 0.00%	<u>90+</u> 0.00%	<u>Total</u> 0.00%
MORTGAGE SAFETY NET (Inclusive COV-19) Oct-22	No of Accounts	<u>Amount (\$)</u>		
COVID-19 HARDSHIP Oct-22	No of Accounts	<u>Amount (\$)</u> -		
MORTGAGE IN POSSESSION Oct-22	No of Accounts	<u>Amount (\$)</u> -		
PRINCIPAL LOSS 2022 Total	<u>Gross Loss</u> - -	LMI claim (A\$) - -	LMI payment (A\$) - -	<u>Net loss</u>