## Progress 2023-2 Trust Risk Retention Pool

Transaction Name: Closing Date: Maturity Date: Payment Date: Business Day for Payments: Determination Date & Ex-Interest Date:

Note: EU Securitisation Regulation

Progress 2023-2 Wednesday, 20th September 2023 Monday, 12th July 1954 The 12th day of each month Sydney & Melbourne 3 Business Days before each Payment Date.

## EU Securitisation Regulation

6.75%

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>Nov - 23</u>
Total pool size:	51,166,887	\$45,560,846
Average loan Size:	647,682	\$641,702
Maximum loan size:	1,721,900	\$1,712,877
Total property value:	87,800,863	\$80,952,863
Average property value:	836,199	\$852,135
Maximum current LVR:	78.57%	77.90%
Average current LVR:	62.22%	60.29%
Weighted average current LVR:	62.98%	61.33%
Total number of loans (unconsolidated):	162	143
Total number of loans (consolidating split loans):	79	71
Number of properties:	105	95
Average term to maturity (months):	309.30	306.84
Maximum remaining term to maturity (months):	338.96	335.97
Weighted average seasoning (months):	31.77	35.62
Weighted average term to maturity (months):	317.56	313.60
% of pool with loans > \$500,000:	79.36%	78.99%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	63.94%	44.05%
% InterEst Only loans (Value):	13.48%	11.81%
Weighted Average Coupon:	3.63%	4.57%
Weighted Average Fixed Rate:	2.15%	2.24%
Weighted Average Variable Rate:	6.26%	6.41%
InVestment Loans:	29.96%	4.57%
Outstanding Balance Distribution	<u>\$ % at Issue</u>	<u>Nov - 23</u>
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	0.17%	0.40%
> \$100,000 and ≤ \$150,000	0.48%	0.29%
> \$150,000 and ≤ \$200,000	0.34%	0.37%
> \$200,000 and ≤ \$250,000	1.79%	1.99%
> \$250,000 and ≤ \$300,000	1.67%	3.13%
> \$300,000 and ≤ \$350,000	4.38%	4.32%
> \$350,000 and ≤ \$400,000	2.84%	1.59%
> \$400,000 and ≤ \$450,000	3.38%	3.77%
> \$450,000 and ≤ \$500,000	5.59%	5.15%
> \$500,000 and ≤ \$550,000	7.18%	5.74%
> \$550,000 and ≤ \$600,000	6.74%	6.25%
> \$600,000 and ≤ \$650,000	1.19%	1.34%
> \$650,000 and ≤ \$700,000	5.27%	7.41% 7.96%
> \$700,000 and ≤ \$750,000 > \$750,000 and ≤ \$800,000	8.52% 1.49%	0.00%
> \$800,000 and ≤ \$850,000	3.28%	3.69%
> \$850,000 and ≤ \$900,000	3.42%	3.92%
> \$900,000 and ≤ \$950,000	5.39%	6.10%
> \$950,000 and ≤ \$1,000,000	1.86%	0.10%
$>$ \$1,000,000 and $\leq$ \$1,050,000	6.03%	6.73%
$>$ \$1,000,000 and $\leq$ \$1,100,000	2.11%	2.37%
$>$ \$1,100,000 and $\leq$ \$1,150,000	2.23%	2.48%
$>$ \$1,150,000 and $\leq$ \$1,200,000	2.25%	0.00%
$>$ \$1,200,000 and $\leq$ \$1,200,000	0.00%	0.00%
$>$ \$1,250,000 and $\leq$ \$1,300,000	4.96%	5.55%
$>$ \$1,200,000 and $\leq$ \$1,400,000	5.19%	5.79%
$>$ \$1,300,000 and $\leq$ \$1,500,000 > \$1,400,000 and $\leq$ \$1,500,000	5.19%	6.36%
$>$ \$1,500,000 and $\leq$ \$1,750,000	6.54%	7.31%
$>$ \$1,500,000 and $\leq$ \$2,000,000	0.00%	0.00%
731,750,000 and \$ 32,000,000	100.00%	100.00%
10001	100.00%	100.00%

Outstanding Balance LVR Distribution	<u>\$ % at Issue</u>	<u>Nov - 23</u>
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	0.48%	0.50%
> 25% and ≤ 30% > 30% and ≤ 35%	2.40%	2.66%
> 35% and $\leq$ 40%	2.14%	3.85% 3.34%
> 40% and $\leq$ 45%	1.42% 10.20%	10.85%
> 45% and ≤ 50%	9.74%	7.62%
> 50% and ≤ 55%	5.42%	5.35%
> 55% and ≤ 60% > 60% and ≤ 65%	0.63% 7.92%	1.75% 6.92%
> 65% and ≤ 70%		11.57%
> 70% and ≤ 70%	7.90%	
> 75% and ≤ 80%	31.75% 19.99%	29.52% 16.08%
> 80% and ≤ 85% > 85% and ≤ 90%	0.00% 0.00%	0.00% 0.00%
> 90% and ≤ 95%	0.00%	0.00% 0.00%
≥ 95% and ≤ 100% Total	0.00%	100.00%
	100.00%	100.00%
Mortgage Insurance	<u>\$ % at Issue</u>	<u>Nov - 23</u>
Helia	2.00%	2.22%
QBE	1.89%	2.07%
Not Insured	96.11%	95.70%
Total	100.00%	100.00%
Seasoning Analysis	\$ % at Issue	<u>Nov - 23</u>
> 0 mths and $\leq$ 3 mths	0.00%	0.00%
> 3 mths and $\leq$ 6 mths	0.00%	0.00%
> 6 mths and $\leq$ 9 mths	0.00%	0.00%
> 9 mths and $\leq$ 12 mths	0.00%	0.00%
> 12 mths and $\leq$ 15 mths	0.00%	0.00%
> 15 mths and $\leq$ 18 mths	0.00%	0.00%
> 18 mths and $\leq$ 21 mths	0.00%	0.00%
> 21 mths and ≤ 24 mths	52.91%	0.00%
> 24 mths and $\leq$ 36 mths	31.31%	83.30%
> 36 mths and $\leq$ 48 mths	4.67%	2.77%
> 48 mths and $\leq$ 60 mths	1.37%	3.12%
> 60 mths and $\leq$ 72 mths	4.04%	3.52%
> 72 mths and $\leq$ 84 mths	1.30%	2.41%
> 84 mths and $\leq$ 96 mths	0.00%	0.00%
> 96 mths and $\leq$ 108 mths	0.00%	0.00%
> 108 mths and $\leq$ 120 mths	2.51%	2.80%
> 120 mths	1.89%	2.07%
Total	100.00%	100.00%
Geographic Distribution	\$ % at Issue	<u>Nov - 23</u>
Geographic Distribution ACT - Inner city		
	\$ % at Issue	<u>Nov - 23</u>
ACT - Inner city	<u>\$ % at issue</u> 0.00%	<u>Nov - 23</u> 0.00%
ACT - Inner city ACT - Metro	<u>\$ % at Issue</u> 0.00% 2.87%	<u>Nov - 23</u> 0.00% 1.51%
ACT - Inner city ACT - Metro ACT - Non metro	<u>\$ % at Issue</u> 0.00% 2.87% 0.00%	<u>Nov - 23</u> 0.00% 1.51% 0.00%
ACT - Inner city ACT - Metro ACT - Non metro	<u>\$ % at Issue</u> 0.00% 2.87% 0.00%	<u>Nov - 23</u> 0.00% 1.51% 0.00%
ACT - Inner city ACT - Metro ACT - Non metro Total ACT	<u>\$ % at Issue</u> 0.00% 2.87% 0.00% <b>2.87%</b>	<u>Nov - 23</u> 0.00% 1.51% 0.00% 1.51%
ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city	<u>\$ % at issue</u> 0.00% 2.87% 0.00% <b>2.87%</b> 1.43%	<u>Nov - 23</u> 0.00% 1.51% 0.00% 1.51% 1.60%
ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro	<u>\$ % at Issue</u> 0.00% 2.87% 0.00% <b>2.87%</b> 1.43% 33.36%	<u>Nov - 23</u> 0.00% 1.51% 0.00% 1.51% 1.60% 33.60%
ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro	<u>\$ % at Issue</u> 0.00% 2.87% 0.00% <b>2.87%</b> 1.43% 33.36% 6.34% <b>41.13%</b>	<u>Nov - 23</u> 0.00% 1.51% 0.00% 1.51% 1.60% 33.60% 7.08%
ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro	<u>\$ % at Issue</u> 0.00% 2.87% 0.00% <b>2.87%</b> 1.43% 33.36% 6.34%	<u>Nov - 23</u> 0.00% 1.51% 0.00% 1.51% 1.60% 33.60% 7.08%
ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro	<u>\$ % at Issue</u> 0.00% 2.87% 0.00% <b>2.87%</b> 1.43% 33.36% 6.34% <b>41.13%</b> 0.00% 0.00%	<u>Nov - 23</u> 0.00% 1.51% 0.00% 1.51% 1.60% 33.60% 7.08% 42.29% 0.00%
ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro	<u>\$ % at Issue</u> 0.00% 2.87% 0.00% <b>2.87%</b> 1.43% 33.36% 6.34% <b>41.13%</b> 0.00%	<u>Nov - 23</u> 0.00% 1.51% 0.00% 1.51% 1.60% 33.60% 7.08% 42.29% 0.00%
ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Netro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT	<u>\$ % at Issue</u> 0.00% 2.87% 0.00% <b>2.87%</b> 1.43% 33.36% 6.34% <b>41.13%</b> 0.00% 0.00%	<u>Nov - 23</u> 0.00% 1.51% 0.00% 1.51% 1.60% 33.60% 7.08% 42.29% 0.00% 0.00%
ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Netro NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city	\$ % at Issue   0.00%   2.87%   0.00%   2.87%   1.43%   33.36%   6.34%   41.13%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%	<u>Nov - 23</u> 0.00% 1.51% 0.00% 1.51% 1.60% 33.60% 7.08% 42.29% 0.00% 0.00% 0.00%
ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Inner city NSW - Notro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT	Ś % at Issue   0.00%   2.87%   0.00%   2.87%   1.43%   33.36%   6.34%   41.13%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   4.44%	Nov - 23 0.00% 1.51% 0.00% 1.51% 1.60% 33.60% 7.08% 42.29% 0.00% 0.00% 0.00% 0.00% 4.93%
ACT - Inner city ACT - Metro 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	\$ % at Issue   0.00%   2.87%   0.00%   2.87%   1.43%   33.36%   6.34%   41.13%   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%   0.57%	<u>Nov - 23</u> 0.00% 1.51% 0.00% 1.51% 1.60% 33.60% 7.08% 42.29% 0.00% 0.00% 0.00% 0.00% 4.93% 7.30%
ACT - Inner city ACT - Metro 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 - Metro	Ś % at Issue   0.00%   2.87%   0.00%   2.87%   1.43%   33.36%   6.34%   41.13%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   4.44%	Nov - 23 0.00% 1.51% 0.00% 1.51% 1.60% 33.60% 7.08% 42.29% 0.00% 0.00% 0.00% 0.00% 4.93%
ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Netro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD	\$ % at Issue   0.00%   2.87%   0.00%   2.87%   1.43%   33.36%   6.34%   41.13%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   1.101%	Nov - 23 0.00% 1.51% 0.00% 1.51% 1.60% 33.60% 7.08% 42.29% 0.00% 0.00% 0.00% 0.00% 4.93% 7.30% 12.23%
ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Netro 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	\$% at Issue   0.00%   2.87%   0.00%   2.87%   1.43%   33.36%   6.34%   41.13%   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%	Nov - 23 0.00% 1.51% 0.00% 1.51% 1.60% 33.60% 7.08% 42.29% 0.00% 0.00% 0.00% 0.00% 12.23% 0.00%
ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Netro NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro	\$ % at Issue   0.00%   2.87%   0.00%   2.87%   1.43%   33.36%   6.34%   41.13%   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%   0.59%	<u>Nov - 23</u> 0.00% 1.51% 0.00% 1.51% 1.60% 33.60% 7.08% 42.29% 0.00% 0.00% 0.00% 0.00% 4.93% 7.30% 12.23%
ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro 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	\$% at Issue   0.00%   2.87%   0.00%   2.87%   1.43%   33.36%   6.34%   41.13%   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%   0.55%   0.63%	<u>Nov - 23</u> 0.00% 1.51% 0.00% 1.51% 1.60% 33.60% 7.08% 42.29% 0.00% 0.00% 0.00% 0.00% 0.00% 12.23%
ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro 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 - Metro	\$ % at Issue   0.00%   2.87%   0.00%   2.87%   1.43%   33.36%   6.34%   41.13%   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%   0.59%	<u>Nov - 23</u> 0.00% 1.51% 0.00% 1.51% 1.60% 33.60% 7.08% 42.29% 0.00% 0.00% 0.00% 0.00% 4.93% 7.30% 12.23%
ACT - Inner city ACT - Metro 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 - Non metro Total SA	\$ % at Issue   0.00%   2.87%   0.00%   2.87%   1.43%   33.36%   6.34%   41.13%   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%   0.57%   11.01%   0.00%   0.59%   0.63%   1.21%	Nov - 23 0.00% 1.51% 0.00% 1.51% 1.60% 33.60% 7.08% 42.29% 0.00% 0.00% 0.00% 0.00% 4.93% 7.30% 12.23% 0.00% 0.00% 0.69%
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ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro 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 - Metro SA - Inner city TAS - Inner city TAS - Inner city	\$ % at Issue   0.00%   2.87%   0.00%   2.87%   1.43%   33.36%   6.34%   41.13%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.59%   0.63%   1.21%   0.00%   1.17%	Nov - 23 0.00% 1.51% 0.00% 1.51% 1.60% 33.60% 7.08% 42.29% 0.00% 0.00% 0.00% 0.00% 0.00% 12.23% 0.00% 0.69% 0.69% 0.00% 1.28%
ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Inner city 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 - Metro SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Inner city TAS - Non metro	\$ % at Issue   0.00%   2.87%   0.00%   2.87%   1.43%   33.36%   6.34%   41.13%   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%   0.59%   0.63%   1.21%   0.00%   0.17%   0.00%	Nov - 23 0.00% 1.51% 0.00% 1.51% 1.60% 33.60% 7.08% 42.29% 0.00% 0.00% 0.00% 0.00% 0.00% 12.23% 0.00% 0.69% 0.69% 0.69% 0.00% 1.28% 0.00%
ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro 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 - Metro SA - Inner city TAS - Inner city TAS - Inner city	\$ % at Issue   0.00%   2.87%   0.00%   2.87%   1.43%   33.36%   6.34%   41.13%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.59%   0.63%   1.21%   0.00%   1.17%	Nov - 23 0.00% 1.51% 0.00% 1.51% 1.60% 33.60% 7.08% 42.29% 0.00% 0.00% 0.00% 0.00% 0.00% 12.23% 0.00% 0.69% 0.69% 0.00% 1.28%
ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Netro 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 - Non metro Total SA TAS - Inner city TAS - Inner city TAS - Non metro Total TAS	\$ % at Issue   0.00%   2.87%   0.00%   2.87%   1.43%   33.36%   6.34%   41.13%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.59%   0.63%   1.21%   0.00%   1.17%	Nov - 23   0.00%   1.51%   0.00%   1.51%   1.60%   33.60%   7.08%   42.29%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.69%   0.69%   0.00%   1.28%
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 - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city	\$ % at Issue   0.00%   2.87%   0.00%   2.87%   1.43%   33.36%   6.34%   41.13%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.59%   0.63%   1.21%   0.00%   1.17%   0.00%   1.17%   1.32%	Nov - 23 0.00% 1.51% 0.00% 1.51% 1.60% 33.60% 7.08% 42.29% 0.00% 0.00% 0.00% 0.00% 0.00% 1.23% 0.00% 0.69% 0.69% 0.69% 0.00% 1.28% 1.38%
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ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city 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 - Metro SA - Metro SA - 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 IAS VIC - Inner city WA - Non metro Total INA	\$ % at Issue   0.00%   2.87%   0.00%   2.87%   1.43%   33.36%   6.34%   41.13%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.59%   0.63%   1.21%   0.00%   1.17%   0.00%   1.17%   0.38%   7.73%   0.00%   11.11%   6.14%	Nov - 23   0.00%   1.51%   0.00%   1.51%   1.60%   33.60%   7.08%   42.29%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.69%   0.00%   1.28%   0.00%   1.28%   1.38%   27.50%   1.72%   30.60%   3.77%   7.64%   0.00%   11.41%
ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro QLD - Inner city QLD - Inner city QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Metro Total IAS VIC - Inner city VIC - Metro Total IAS	\$ % at Issue   0.00%   2.87%   0.00%   2.87%   1.43%   33.36%   6.34%   41.13%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.10%   0.00%   1.17%   0.00%   1.17%   1.32%   28.62%   1.56%   3.38%   7.73%   0.00%   11.11%   6.14%   78.77%	$\begin{tabular}{ c c c c c c } \hline Nov - 23 \\ 0.00\% \\ 1.51\% \\ 0.00\% \\ 1.51\% \\ \hline 1.60\% \\ 33.60\% \\ 7.08\% \\ 42.29\% \\ \hline 0.00\% \\ 0.00\% \\ 0.00\% \\ 0.00\% \\ 0.00\% \\ 0.00\% \\ 1.23\% \\ \hline 0.00\% \\ 0.69\% \\ 0.69\% \\ 0.69\% \\ 0.69\% \\ 0.69\% \\ 0.69\% \\ 0.69\% \\ 0.69\% \\ 0.5\% \\ 1.28\% \\ 1.38\% \\ 27.50\% \\ 1.72\% \\ 30.60\% \\ 3.77\% \\ 7.64\% \\ 0.00\% \\ 11.41\% \\ 6.75\% \\ 76.45\% \end{tabular}$
ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Nenro 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 - Metro 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 TAS VIC - Inner city VIC - Non metro Total INE VIC - Non metro Total INE VIC - Non metro Total INE	\$ % at Issue   0.00%   2.87%   0.00%   2.87%   1.43%   33.36%   6.34%   41.13%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.59%   0.63%   1.21%   0.00%   1.17%   0.00%   1.17%   0.38%   7.73%   0.00%   11.11%   6.14%	Nov - 23   0.00%   1.51%   0.00%   1.51%   1.60%   33.60%   7.08%   42.29%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.69%   0.00%   1.28%   0.00%   1.28%   1.38%   27.50%   1.72%   30.60%   3.77%   7.64%   0.00%   11.41%

ARREARS \$ % (scheduled balance basis) Oct-23 Nov-23	<u>31-60</u> 0.00% 0.00%	<u>60-90</u> 0.00% 0.00%	<u>90+</u> 0.00% 0.00%	<u>Total</u> 0.00% 0.00%
MORTGAGE SAFETY NET (Inclusive COV-19) Oct-23 Nov-23	No of Accounts	<u>Amount (\$)</u>  		
COVID-19 HARDSHIP Oct-23 Nov-23	No of Accounts	<u>Amount (\$)</u>  		
MORTGAGE IN POSSESSION Oct-23 Nov-23	No of Accounts	<u>Amount (\$)</u>  		
PRINCIPAL LOSS 2023 Total	<u>Gross Loss</u>	<u>LMI claim (A\$)</u>  	LMI payment (A\$) - -	<u>Net loss</u> - -