Progress 2022-2 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 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

5.88%

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:

This point in: \$51,416,411 \$73,416,401 Average loar S(50,105 \$51,393,718 \$51,393,718 Maximum corner trict \$56,807,334 \$552,921 Average loar S(7,807,318 \$553,923,144 \$56,807,334 \$552,921 Average norper try value: \$56,807,334 \$552,921 \$56,807,334 \$552,921 Average corner UNI: \$50,800,006 \$52,821 \$65,807,304 \$553,907,401 \$55,973,401	COLLATERAL INFORMATION	<u>At Issue</u>	<u>Dec - 22</u>
Average nonstrei5551,921Total property value:5552,927,344Average nonstry value:5552,927,344Average nonstry value:5552,927,344Average nonstry value:5552,927,344Average nonstry value:552,927,344Average nonstry value:552,927,344Average nonstry value:75,37%Call number of nons (nonsolidating split hars):71Total number of nons (nonsolidating split hars):73Total number of nons (nonsolidating split hars):73Average unrent UNI:340.01Average unrent Number of nons (nonsolidating split hars):73Average unrent Number of nons (nonsolidating split hars):73.02Average unrent Number of nons (nonsolidating split hars):73.03Average unrent Number of nons (nonso	Total pool size:	\$51,416,491	\$39,436,120
Maximum can size:19.192.74819.198.797Cibla property value:\$58.20.344\$56.32.34Average property value:\$57.34%\$61.298Maximum current IVI:75.71%\$62.82.34Veripted average current IVI:75.71%\$62.80.34Total number of loans (unconsolidit spit loans):7174Total number of loans (unconsolidit spit loans):7374Average term to maturity (month):33.3033.00Maximum censing term to maturity (month):33.3133.00Veripted average term to maturity (month):33.3733.30Veripted average term to maturity (month):33.3733.30Veripted average term to maturity (month):30.000.000Veripted average term to maturity (month):33.3733.37Veripted average term to maturity (month):30.000.000Veripted average term to maturity (month):30.000.000Veripted average term to maturity (month):37.21%42.25Veripted average term to maturity (month):37.2542.95%Veripted average term to maturity (month):37.2542.95%Veripted average term to maturity (month):37.2542.95%Veripted average term to maturity (month):37.2542.95% <td></td> <td></td> <td></td>			
Average property value:8274,4589588,844Maximum current IVI:75.37%66.05%Velipted average turrent IVI:75.37%66.05%Total number of loans (uncosoliditate):11174Total number of loans (uncosoliditate):11174Total number of loans (uncosoliditate):311.30326.05Maxing turrent Nutris:331.30326.05Maxing turrent Nutris:331.30326.05Maxing turrent Nutris:331.30326.05Maxing turrent Nutris:333.37329.03Morigittat average term to maturity (months):333.37329.03Morigittat average term to maturity (months):333.37329.03Morigittat average term to maturity (months):333.3822.14%Morigittat average term to maturity (months):33.3822.14%Morigittat average term to maturity (months):33.3823.14%		\$1,924,784	\$1,598,297
Maximur current LVR:0.00%0.043Verage current LVR:75.37%66.65%Total number of cans (concosticitate):7374Total number of cans (concosticitate):7374Average turrent UNI:73.30326.06Maximur rensing term to maturik (nonthi):33.30326.06Maximur rensing term to maturik (nonthi):333.77329.03Weighted average seasonig (nonthi):74.292%66.61%Weighted average seasonig (nonthi):333.77329.03Wo of pool (nonturik):333.77329.03Wo of pool (nonturik):333.77329.03Weighted average seasonig (nonthi):28.65%32.83%Weighted average seasonig (nonthi):32.83%0.00%Weighted average seasonig (nonthi):33.77329.03Wo of pool (nonturik):33.3822.14%Weighted average Coupon:37.17%44.21%Veighted average Coupon:37.17%44.21%Veighted average Coupon:37.17%44.21%Veighted average Coupon:37.17%44.21%Son of \$10,0000.00%0.00%0.07%\$100,000 and \$250,0000.06%0.06%0.07%\$100,000 and \$250,0000.06%0.06%0.06%\$100,000 and \$250,0000.06%0.06%0.06%\$100,000 and \$250,0000.06%0.06%0.06%\$100,000 and \$250,00035.01%0.06%0.06%\$100,000 and \$250,00035.01%0.06%0.06%\$100,000 and \$250,000 <td></td> <td></td> <td></td>			
Average current UN: 75.7% 66.95% Total number of carse (uncosolidated): 78 74 Number of properties: 78 74 Average term to maturiky (month): 33.10 335.05 Maximur ernaining term to maturiky (month): 33.37 329.03 Verighted average term to maturiky (month): 33.37 329.03 Verighted average term to maturiky (month): 39.33% 22.14% Verighted average term to maturiky (month):			\$863,884
Weighta average current UNE:75.1%66.66%Total number of loans (consolidating split loans):7874Total number of loans (consolidating split loans):7874Average term to naturity (month):33.036.00Weighta dwerage sessoning (month):73.0320.03Weighta dwerage sessoning (month):73.37329.03Ko of pool (montup) (month):73.3742.05Ko of pool (montup) (montup):73.3742.05Ko of pool (montup) (montup):73.3742.05So and S SiD.0000.0573.3742.05So and S SiD.0000.05 <td< td=""><td>Maximum current LVR:</td><td>80.00%</td><td>80.43%</td></td<>	Maximum current LVR:	80.00%	80.43%
Total number of loans (nonsoliditacid): 111 74 Number of properties: 78 74 Average term to maturiky (months): 331.30 336.06 Maximur remaining term to maturiky (months): 340.01 336.00 Viejbetde average term to maturiky (months): 337.77 320.03 Viejbetde average term to maturiky (months): 333.377 320.03 Viejbetde average term to maturiky (months): 39.33% 22.18% Viejbetde average term to maturiky (months): 37.13% 42.21% K freed Ret Loans(Value): 28.37% 37.13% 42.21% K intert Only loans (Value): 28.71% 42.21% 43.95% Viejbetde Average toupon: 37.13% 42.21% 43.95% Viejbetde Average toupon: 37.13% 42.21% 43.95% Solonoon d S Slonoon 0.00% 0.00% 0.00% 0.00% 50.000 53.000 37.13% 42.35% 53.000 32.000 32.000 32.000 32.000 32.000 32.000 32.000 32.000 32.000 32.000 32.000	Average current LVR:	75.37%	61.99%
Total mober of loams (consultating split loams): 78 74 Average term to maturity (months): 33.0.0 33.6.0.0 Maximum reminging term to maturity (months): 33.0.0.1 33.0.0.0 Weighted average sacconing (months): 25.3.0 32.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0	Weighted average current LVR:	75.71%	69.66%
Number of properties: 78 74 Average term to maturify (months): 331.30 336.06 Maximum remaining term to maturify (months): 340.01 360.00 Vieighted average term to maturify (months): 333.377 320.03 S of pol vieit hours > SS0.000: 74.92% 65.61% % of pol vieit hours > SS0.000: 0.00% 0.00% % of pol vieit hours > SS0.000: 30.03 22.14% % threst Only loak > 37.15% 44.90% 23.83% Vieighted average Coupon: 37.17% 44.21% Oxtatanding Balance Distribution 5% at Issue Pec - 22 S of 0.00% 0.00% 0.00% S 510,000 and S 510,000 0.00% 0.00% 0.00% S 510,000 and S 510,000 0.00% 0.74% 53.000 3.03% 2.34% S 510,000 and S 510,000 2.95% 3.03% 2.34% 3.03% S 510,000 and S 510,000 2.95% 3.03% 2.34% 3.03% S 510,000 and S 510,000 1.05% 1.13% 3.13% 3.04%	Total number of loans (unconsolidated):	111	74
Average term in maturity (months): 331.30 332.60 Maximum remaining term to maturity (months): 320 337.77 Velighted average term to maturity (months): 333.77 329.03 Velighted average term to maturity (months): 333.37 329.03 Velighted Average term to maturity (months): 33.33 322.14% Velighted Average term to maturity (months): 33.33 322.14% Velighted Average Coupon: 37.17% 44.95% Outstanding Balance Distribution 57.07% 42.15% Outstanding Stance Outstantian 0.00% 0.00% S 500.000 of \$150.000 0.00% 0.00% S 500.000 of \$150.000 0.00% 0.00% S 500.000 of \$250.000 3.11% 5.31% S 500.000 of \$250.000 3.11% 5.31% S 500.000 of \$250.000 5.11% 5.31% S 500.000 of \$2	Total number of loans (consolidating split loans):	78	74
Maximum remaining term to maturity (months):340.01333.07Weighted average seasoning (months):333.77339.03K of pol with loss > 550,00074.92%65.61%K of pol with loss > 550,00039.33%22.14%K of pol with loss > 550,00039.33%22.14%K of pol with loss > 550,00028.65%22.83%K with loss (Value):39.33%22.14%K of pol with loss (Value):39.37%44.01%K with loss (Value):37.1%44.01%K of pol with loss (Value):0.00%0.00%S of a loss (Sto,000)0.00%0.00%S of a loss (Sto,000)0.00%0.00% <t< td=""><td>Number of properties:</td><td>78</td><td>74</td></t<>	Number of properties:	78	74
Weighted average isesoning (months):33.77329.03% of pool (month) (honths):73.47329.03% of pool (month) (honths):74.92%65.61%% of pool (month) (honths):74.92%65.61%% of pool (month) (honths):39.33%22.14%% Interat Othy (honths):39.33%22.14%% Interat Othy (honths):39.33%22.14%% Interat Othy (honths):39.33%22.14%% Interat Control37.17%44.93%Weighted Average Coupon:37.17%44.23%Outstanding Balane Distribution52.000.00%0.00%\$50.000 on 45 \$50.0000.00%0.00%0.00%\$50.000 on 45 \$50.0000.01%0.01%0.01%\$50.000 on 45 \$50.0000.01%0.01%0.01% </td <td>Average term to maturity (months):</td> <td>331.30</td> <td>326.06</td>	Average term to maturity (months):	331.30	326.06
Weighted average term to mountly (months): 333.77 320.00 % of pool (amount) Loboc Leans: 0.00% 0.00% % free Rate Loans(Value): 32.33% 22.14% % Inters CM) (non (Value): 28.65% 32.83% Weighted Average Coupon: 3.71% 44.21% Outstanding Balance Distribution 5% at Issue 0.00% 0.00% S 0.000 0.00% 0.00% 0.00% > Sta oft S 100.000 0.00% 0.00% 0.00% > S 0.000 5.000% 0.00% 0.00% > S 0.000 5.000% 0.00% 0.00% > S 0.000 5.000% 0.00% 0.00% > S 0.000 0.00% 0.00% 0.00% > S 0.000 and \$ S 200.000 0.05% 1.80% > S 0.000 and \$ S 200.000 3.03% 2.34% 4.80% > S 0.000 and \$ S 200.000 5.05% 5.35% 5.35% 5.35% > S 0.000 and \$ S 500.000 5.05% 5.35% 5.35% 5.35% 5.35% 5.35% 5.35% 5.35%	Maximum remaining term to maturity (months):	340.01	336.00
% of pool with lam > 5500,000 6.51% % of pool (amount) Laboc Leans: 0.00% 0.00% % heed Rate Loans(Value): 39.33% 22.14% % inters Only loans (Value): 39.33% 22.14% % inters Only loans (Value): 37.17% 4.95% Interse Composition 37.17% 4.21% Outstanding Balance Distribution \$\$% at Issue Decc.22 \$\$0 0.00% 0.00% \$\$0 0.00% 0.00% \$\$100,000 and \$\$150,000 0.00% 0.74% \$\$100,000 and \$\$250,000 0.03% 0.74% \$\$200,000 and \$\$250,000 0.23% 4.99% \$\$200,000 and \$\$250,000 2.33% 4.99% \$\$200,000 and \$\$250,000 3.03% 2.34% \$\$200,000 and \$\$50,000 3.03% 2.34% \$\$200,000 and \$\$50,000 \$.11% 5.33% \$\$200,000 and \$\$50,000 5.13% 5.33% \$\$200,000 and \$\$50,000 5.13% 5.33% \$\$200,000 and \$\$50,000 2.29% 1.35% \$\$200,000 and \$\$50,000	Weighted average seasoning (months):	25.20	29.76
st of peol (amount) Loboc Leans:0.00%0.00%% Fixed Rat Leans(Value):39.33%22.14%% Fixed Rat Leans(Value):28.55%32.83%Weighted Average Cupon:3.71%44.21%Outstanding Balance Distribution\$7.8 x HissueDec. 22\$500.00%0.00%\$50 and \$5100.0000.00%0.0%\$510,000 and \$5150,0000.00%0.74%\$500,000 and \$5200,0000.00%0.78%\$500,000 and \$5350,0002.23%4.99%\$500,000 and \$5350,0002.23%4.99%\$500,000 and \$5350,0005.69%5.35%\$500,000 and \$5500,0005.69%5.35%\$500,000 and \$5500,0005.61%5.35%\$500,000 and \$5500,0005.11%5.35%\$500,000 and \$5500,0005.11%5.35%\$500,000 and \$5500,0005.11%5.35%\$500,000 and \$5500,0005.11%5.35%\$500,000 and \$5500,0006.51%8.46%\$500,000 and \$5500,0002.29%1.95%\$500,000 and \$5500,0005.11%5.31%\$5500,000 and \$5500,0002.29%1.95%\$500,000 and \$5500,0002.29%1.95%\$500,000 and \$550,0002.29%1.95%\$500,000 and \$550,0002.29%1.95%\$500,000 and \$550,0005.12%4.37%\$500,000 and \$550,0005.12%4.37%\$500,000 and \$550,0005.12%4.37%\$510,000 and \$51,000,006.51%3.24%\$51,000,00 and \$51,000,004.33%	Weighted average term to maturity (months):	333.77	329.03
Sime faire Loan(Value):39.33%22.14%% Interst Only Joans (Value):28.65%32.83%Weighted Average Coupon:37.17%44.05%Interst Only Joans (Value):37.17%44.05%Outstanding Balance Distribution5% at issueDec. 22500.00%0.00%> 5100,0000.00%0.07%> 5100,000 and \$150,0000.00%0.07%> 5100,000 and \$150,0000.00%0.07%> 5100,000 and \$150,0000.00%0.07%> 5200,000 and \$150,0002.23%4.99%> 5200,000 and \$250,0002.30%2.34%> 5200,000 and \$250,0003.03%2.34%> 5200,000 and \$500,0005.69%5.35%> 5500,000 and \$500,0005.11%5.31%> 5500,000 and \$550,0005.11%5.31%> 5500,000 and \$550,0005.11%5.36%> 5500,000 and \$550,0005.11%5.36%> 5500,000 and \$550,0005.12%4.37%> 5500,000 and \$51,000,005.12%4.37%> 5500,000 and \$51,000,005.12%4.37%> 51,000,000 and \$51,000,005.12%3.48%> 51,000,000 and \$5	% of pool with loans > \$500,000:	74.92%	65.61%
% Inter Only loans (value): 28.65% 22.83% Weighted Average Ouppon: 3.71% 4.96% Investment Loans: 3.71% 4.21% Outstanding Balance Distribution \$% at issue 0.00% 0.00% > S0 and \$ \$100,000 0.00% 0.07% 0.74% > S100,000 and \$ \$150,000 0.00% 0.74% > S0 and \$ \$150,000 0.00% 0.74% > S0 and \$ \$150,000 0.00% 0.74% > S0 and \$ \$200,000 0.00% 0.74% > S0 and \$ \$200,000 0.00% 0.74% > S0 and \$ \$300,000 0.00% 0.74% > S0 and \$ \$300,000 0.00% 0.74% > S0 and \$ \$300,000 0.03% 0.30% > S0 and \$ \$300,000 6.96% 5.35% > S400,000 and \$ \$500,000 5.11% 5.35% > S450,000 and \$ \$500,000 5.11% 5.35% > S500,000 and \$ \$500,000 6.51% 8.46% > S500,000 and \$ \$500,000 6.51% 8.46% > S500,000 and \$ \$500,000 5.12% 4.37%	% of pool (amount) LoDoc Loans:	0.00%	0.00%
Weighted Average Coupon:3.71%4.96%InVestment Loans:37.17%4.21%Outstanding Balance Distribution5% at IssueDec.22500.00%0.00%> 5100,0000.00%0.74%> 5100,000 and \$ 5150,0000.00%0.76%> 5100,000 and \$ 5150,0000.45%1.08%> 5200,000 and \$ 5200,0000.45%1.08%> 5250,000 and \$ 5300,0000.45%1.08%> 5250,000 and \$ 5300,0000.60%0.33%> 5250,000 and \$ 5400,0004.43%4.85%> 5300,000 and \$ 5400,0008.16%1.17%> 5500,000 and \$ 5500,0005.11%5.31%> 5400,000 and \$ 5500,0001.11%1.45%> 5500,000 and \$ 5500,0001.11%1.45%> 5500,000 and \$ 5500,0002.82%1.81%> 5500,000 and \$ 5800,0000.00%0.00%> 510,000 and \$ 5100,0000.00%0.00%> 510,000 and \$ 51,000,0000.00%0.00%> 510,000 and \$ 51,000,0000.00%0.00%> 51,000,000 and \$ 51,100,0000.00%0.00%> 51,000,000 and \$ 51,100,0000.00%0.00%> 51,000,000 and \$ 51,200,0000.44%0.44% <td>% Fixed Rate Loans(Value):</td> <td>39.33%</td> <td>22.14%</td>	% Fixed Rate Loans(Value):	39.33%	22.14%
Investment Loars:37.17%44.21%Outstanding Balance Distribution\$ % at IssueDec - 22\$ 000.00%0.00%\$ 00 and \$ \$150,0000.00%0.07%\$ 510,000 and \$ \$150,0000.00%0.76%\$ 5150,000 and \$ \$250,0000.45%1.80%\$ 2500,000 and \$ \$250,0000.443%4.88%\$ 500,000 and \$ \$500,0005.69%5.35%\$ \$450,000 and \$ \$500,0005.11%5.35%\$ \$500,000 and \$ \$500,0005.11%5.35%\$ \$500,000 and \$ \$500,0005.11%5.35%\$ \$500,000 and \$ \$500,0006.51%8.46%\$ \$500,000 and \$ \$500,0006.51%4.81%\$ \$500,000 and \$ \$500,0006.51%4.84%\$ \$ \$500,000 and \$ \$500,0006.96%4.96%\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	% Interst Only loans (Value):	28.65%	32.83%
Outstanding Balance Distribution Se at lssue Dec at lssue 5 S0 0.00% 0.00% 0.00% 5 S100,000 and \$ \$150,000 0.00% 0.76% 5 S100,000 and \$ \$250,000 1.08% 1.78% 5 S200,000 and \$ \$200,000 0.45% 1.80% 5 S200,000 and \$ \$200,000 2.23% 4.99% 5 S200,000 and \$ \$300,000 3.03% 2.34% 5 S30,000 and \$ \$300,000 3.03% 2.34% 5 S30,000 and \$ \$500,000 5.69% 5.55% 5 S50,000 and \$ \$500,000 5.11% 5.31% 5 S50,000 and \$ \$500,000 6.51% 8.46% 5 S700,000 and \$ \$500,000 2.99% 1.81% 5 S50,000 and \$ \$500,000 2.82% 1.81% 5 S50,000 and \$ \$500,000 2.99% 1.81% 5 S50,000 and \$ \$1,00,000 5.93% 2.60% 5 S50,000 and \$ \$1,00,000 5.93%	Weighted Average Coupon:	3.71%	4.96%
\$ 00.00%0.00%> 50 and \$ 100,0000.00%0.74%\$ 100,000 and \$ 100,0000.00%0.76%\$ 100,000 and \$ 250,0000.45%1.80%\$ 250,000 and \$ 250,0002.23%4.99%\$ 300,000 and \$ 250,0002.23%4.99%\$ 300,000 and \$ 300,0004.43%4.88%\$ 300,000 and \$ 300,0003.66%1.11%\$ 300,000 and \$ 350,0005.69%5.33%\$ 400,000 and \$ 550,0005.69%5.33%\$ 400,000 and \$ 550,0005.11%5.31%\$ 550,000 and \$ 550,0005.11%5.31%\$ 550,000 and \$ 550,0007.33%6.36%\$ 550,000 and \$ 550,0007.33%6.36%\$ 550,000 and \$ 550,0007.33%6.36%\$ 550,000 and \$ 550,0002.99%1.95%\$ 550,000 and \$ 550,0002.99%1.95%\$ 550,000 and \$ 550,0005.12%4.37%\$ 550,000 and \$ 550,0005.93%2.60%\$ 550,000 and \$ 550,0005.93%2.60%\$ 550,000 and \$ 550,0005.93%2.60%\$ 51,000,000 and \$ 51,00,0000.00%0.00%\$ 51,000,000 and \$ 51,00,0005.93%2.60%\$ 51,000,000 and \$ 51,00,0005.93%2.60%\$ 51,000,000 and \$ 51,00,0005.93%3.68%\$ 51,000,000 and \$ 51,00,0005.93%3.68%\$ 51,000,000 and \$ 51,00,0005.95%3.68%\$ 51,000,000 and \$ 51,00,0005.95%3.68%\$ 51,000,000 and \$ 51,200,0005.95%3.68%\$ 51,000,000	InVestment Loans:	37.17%	44.21%
> S0 and \$ \$100,0000.00%0.76%> \$150,000 and \$ \$150,0000.00%0.76%> \$150,000 and \$ \$200,0001.08%1.78%> \$200,000 and \$ \$300,0002.23%4.99%> \$300,000 and \$ \$300,0003.03%2.34%> \$300,000 and \$ \$300,0005.09%5.35%> \$400,000 and \$ \$300,0005.69%5.35%> \$400,000 and \$ \$300,0005.69%5.35%> \$400,000 and \$ \$500,0005.11%5.31%> \$400,000 and \$ \$500,0005.11%5.31%> \$550,000 and \$ \$500,0001.11%1.45%> \$550,000 and \$ \$500,0005.11%5.31%> \$550,000 and \$ \$500,0005.11%1.45%> \$550,000 and \$ \$500,0002.82%1.81%> \$550,000 and \$ \$500,0002.82%1.81%> \$500,000 and \$ \$500,0002.99%1.95%> \$000,000 and \$ \$500,0005.12%4.37%> \$800,000 and \$ \$500,0005.12%4.37%> \$800,000 and \$ \$500,0005.12%4.37%> \$800,000 and \$ \$500,0005.93%2.60%> \$1,000,0005.93%2.60%> \$1,000,0004.51,100,0000.00%> \$1,000,000 and \$ \$1,100,0005.93%3.20%> \$1,000,000 and \$ \$1,100,0004.64%3.04%> \$1,200,000 and \$ \$1,100,0004.64%3.04%> \$1,200,000 and \$ \$1,100,0004.64%3.04%> \$1,200,000 and \$ \$1,100,0004.64%3.04%> \$1,200,000 and \$ \$1,100,0004.64%3.04% <trr<tr>> \$1,200,000 and \$ \$1,300,0003</trr<tr>	Outstanding Balance Distribution	<u>\$ % at Issue</u>	<u>Dec - 22</u>
> \$100,000 and \$ \$150,000 0.00% 0.76% > \$100,000 and \$ \$100,000 1.08% 1.78% > \$200,000 and \$ \$250,000 0.45% 1.80% > \$300,000 and \$ \$300,000 2.23% 4.99% > \$300,000 and \$ \$300,000 3.03% 2.34% > \$300,000 and \$ \$400,000 4.43% 4.88% > \$400,000 and \$ \$400,000 5.69% 5.55% > \$450,000 and \$ \$500,000 5.11% 5.11% > \$500,000 and \$ \$500,000 5.11% 1.15% > \$500,000 and \$ \$500,000 1.11% 1.45% > \$600,000 and \$ \$500,000 7.33% 6.36% > \$500,000 and \$ \$500,000 7.33% 6.36% > \$500,000 and \$ \$500,000 2.82% 1.81% > \$500,000 and \$ \$500,000 2.82% 1.81% > \$500,000 and \$ \$500,000 2.82% 1.81% > \$750,000 and \$ \$500,000 5.12% 4.37% > \$800,000 and \$ \$500,000 5.12% 4.37% > \$950,000 and \$ \$1,000,000 5.33% 2.60% > \$1,000,000 and \$ \$1,000,000 5.33% 2.60% > \$1,000,000 and \$ \$1,000,000 5.33% 2.60%	≤ \$0	0.00%	0.00%
> \$15,000 and \$ \$200,000 1.0% 1.7% > \$250,000 and \$ \$250,000 0.45% 1.80% > \$250,000 and \$ \$300,000 2.23% 4.99% > \$350,000 and \$ \$300,000 3.03% 2.44% > \$350,000 and \$ \$400,000 4.43% 4.88% > \$400,000 and \$ \$450,000 5.69% 5.55% > \$450,000 and \$ \$500,000 8.16% 11.75% > \$550,000 and \$ \$500,000 5.11% 5.11% > \$550,000 and \$ \$500,000 1.11% 1.45% > \$550,000 and \$ \$500,000 6.51% 8.46% > \$500,000 and \$ \$500,000 7.33% 6.36% > \$550,000 and \$ \$500,000 2.82% 1.81% > \$550,000 and \$ \$500,000 2.82% 1.81% > \$550,000 and \$ \$500,000 2.82% 1.81% > \$550,000 and \$ \$500,000 2.83% 0.00% > \$800,000 and \$ \$500,000 5.13% 6.46% > \$900,000 and \$ \$500,000 5.13% 6.46% > \$900,000 and \$ \$1,000,000 5.13% 0.00% > \$1,000,000 and \$ \$1,000,000 5.93% 2.60% > \$1,000,000 and \$ \$1,000,000 5.93% 2.60% </td <td>> \$0 and ≤ \$100,000</td> <td>0.00%</td> <td>0.74%</td>	> \$0 and ≤ \$100,000	0.00%	0.74%
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> \$1,100,000 and \leq \$1,150,0004.33%0.00%> \$1,150,000 and \leq \$1,200,0004.64%3.04%> \$1,200,000 and \leq \$1,250,0002.40%3.14%> \$1,250,000 and \leq \$1,300,0004.90%3.21%> \$1,300,000 and \leq \$1,400,0002.70%7.03%> \$1,400,000 and \leq \$1,500,0005.59%3.68%> \$1,500,000 and \leq \$1,750,0003.15%4.05%> \$1,750,000 and \leq \$2,000,0003.74%0.00%> \$2,000,0000.00%0.00%			
$\begin{array}{ccc} > \$1,150,000 \mbox{ and } \le \$1,200,000 \\ > \$1,200,000 \mbox{ and } \le \$1,250,000 \\ > \$1,250,000 \mbox{ and } \le \$1,250,000 \\ > \$1,250,000 \mbox{ and } \le \$1,300,000 \\ > \$1,300,000 \mbox{ and } \le \$1,400,000 \\ > \$1,400,000 \mbox{ and } \le \$1,500,000 \\ > \$1,400,000 \mbox{ and } \le \$1,500,000 \\ > \$1,500,000 \mbox{ and } \le \$1,750,000 \\ > \$1,500,000 \mbox{ and } \le \$1,750,000 \\ > \$1,750,000 \mbox{ and } \le \$2,000,000 \\ > \$1,750,000 \mbox{ and } \le \$2,000,000 \\ > \$2,000,000 \\ \hline \end{tabular}$			
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> $\$1,250,000$ and \le $\$1,300,000$ 4.90%3.21%> $\$1,300,000$ and \le $\$1,400,000$ 2.70%7.03%> $\$1,400,000$ and \le $\$1,500,000$ 5.59%3.68%> $\$1,500,000$ and \le $\$1,750,000$ 3.15%4.05%> $\$1,750,000$ and \le $\$2,000,000$ 3.74%0.00%> $\$2,000,000$ 0.00%0.00%			
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> \$1,400,000 and ≤ \$1,500,000 5.59% 3.68% > \$1,500,000 and ≤ \$1,750,000 3.15% 4.05% > \$1,750,000 and ≤ \$2,000,000 3.74% 0.00% > \$2,000,000 0.00% 0.00%			
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>\$1,750,000 and ≤ \$2,000,000 3.74% 0.00% >\$2,000,000 0.00% 0.00%			
> \$2,000,000 0.00% 0.00%			
	> \$2,000,000 Total	0.00%	100.00%

Outstanding Balance LVR Distribution	<u>\$ % at Issue</u>	<u>Dec - 22</u>
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	0.00%	2.52%
> 25% and ≤ 30%	0.00%	3.04%
> 30% and ≤ 35%	0.00%	0.69%
> 35% and ≤ 40%	0.00%	1.15%
> 40% and ≤ 45%	0.00%	4.77%
> 45% and ≤ 50%	0.35%	1.07%
> 50% and ≤ 55%	0.00%	0.65%
> 55% and ≤ 60%	3.05%	2.05%
$> 60\%$ and $\le 65\%$	1.30%	3.36%
> 65% and ≤ 70%	2.99%	5.47%
	13.54%	25.48%
> 70% and ≤ 75%		
> 75% and ≤ 80%	78.77%	48.52%
> 80% and ≤ 85%	0.00%	1.22%
> 85% and ≤ 90%	0.00%	0.00%
> 90% and \leq 95%	0.00%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
Total	100.00%	100.00%
Mortgage Insurance	<u>\$ % at Issue</u>	<u>Dec - 22</u>
Genworth	9.73%	10.17%
QBE	0.76%	0.98%
Not Insured	89.51%	88.84%
Total	100.00%	100.00%
Seasoning Analysis	<u>\$ % at Issue</u>	Dec - 22
> 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	24.56%	0.00%
> 21 mths and \leq 24 mths	46.67%	0.00%
> 24 mths and \leq 36 mths	23.58%	92.04%
> 36 mths and \leq 48 mths	0.81%	2.86%
> 48 mths and \leq 60 mths	1.49%	1.39%
> 60 mths and \leq 72 mths	2.11%	0.45%
> 72 mths and \leq 84 mths	0.00%	2.28%
> 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	0.00%	0.00%
> 120 mths	0.76%	0.98%
> 120 mths Total	0.76% 100.00%	0.98% 100.00%
Total	100.00%	100.00%
Total Geographic Distribution ACT - Inner city	100.00% <u>\$ % at Issue</u> 0.00%	100.00% <u>Dec - 22</u>
Total Geographic Distribution ACT - Inner city ACT - Metro	100.00% \$ % at Issue 0.00% 2.17%	100.00% <u>Dec - 22</u> 0.00% 1.68%
Total Geographic Distribution ACT - Inner city	100.00% \$ % at Issue 0.00% 2.17% 0.00%	100.00% <u>Dec - 22</u> 0.00% 1.68% 0.00%
Total <u>Geographic Distribution</u> ACT - Inner city ACT - Metro ACT - Non metro	100.00% \$ % at Issue 0.00% 2.17%	100.00% <u>Dec - 22</u> 0.00% 1.68%
Total <u>Geographic Distribution</u> ACT - Inner city ACT - Metro ACT - Non metro Total ACT	100.00% <u>\$ % at Issue</u> 0.00% 2.17% 0.00% 2.17%	100.00% <u>Dec - 22</u> 0.00% 1.68% 0.00% 1.68%
Total <u>Geographic Distribution</u> ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city	100.00% <u>\$ % at Issue</u> 0.00% 2.17% 0.00% 2.17% 1.18%	100.00% <u>Dec - 22</u> 0.00% 1.68% 0.00% 1.68% 1.54%
Total <u>Geographic Distribution</u> ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro	100.00% <u>\$ % at Issue</u> 0.00% 2.17% 0.00% 2.17% 1.18% 41.04%	100.00% <u>Dec - 22</u> 0.00% 1.68% 0.00% 1.68% 1.54% 36.06%
Total <u>Geographic Distribution</u> ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro	100.00% <u>\$ % at Issue</u> 0.00% 2.17% 0.00% 2.17% 1.18% 41.04% 9.60%	100.00% <u>Dec - 22</u> 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07%
Total <u>Geographic Distribution</u> ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro	100.00% <u>\$ % at Issue</u> 0.00% 2.17% 0.00% 2.17% 1.18% 41.04%	100.00% <u>Dec - 22</u> 0.00% 1.68% 0.00% 1.68% 1.54% 36.06%
Total Geographic Distribution ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW	100.00% <u>\$ % at Issue</u> 0.00% 2.17% 0.00% 2.17% 1.18% 41.04% 9.60% 51.82%	100.00% <u>Dec - 22</u> 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66%
Total Geographic Distribution ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro	100.00% <u>\$ % at Issue</u> 0.00% 2.17% 0.00% 2.17% 1.18% 41.04% 9.60% 51.82% 0.00%	100.00% <u>Dec - 22</u> 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66% 0.00%
Total Geographic Distribution 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	100.00% <u>\$ % at Issue</u> 0.00% 2.17% 0.00% 2.17% 1.18% 41.04% 9.60% 51.82% 0.00% 0.00%	100.00% <u>Dec - 22</u> 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66% 0.00% 0.00%
Total Geographic Distribution ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro	100.00% <u>\$ % at Issue</u> 0.00% 2.17% 0.00% 2.17% 1.18% 41.04% 9.60% 51.82% 0.00%	100.00% <u>Dec - 22</u> 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66% 0.00%
Total Geographic Distribution 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	100.00% \$ % at Issue 0.00% 2.17% 0.00% 2.17% 1.18% 41.04% 9.60% 51.82% 0.00% 0.00% 0.00% 0.00%	100.00% <u>Dec - 22</u> 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66% 0.00% 0.00% 0.00%
Total Geographic Distribution 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	100.00% <u>\$ % at Issue</u> 0.00% 2.17% 0.00% 2.17% 1.18% 41.04% 9.60% 51.82% 0.00% 0.00%	100.00% <u>Dec - 22</u> 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66% 0.00% 0.00%
Total Geographic Distribution 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	100.00% \$ % at Issue 0.00% 2.17% 0.00% 2.17% 1.18% 41.04% 9.60% 51.82% 0.00% 0.00% 0.00% 0.00%	100.00% <u>Dec - 22</u> 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66% 0.00% 0.00% 0.00%
Total Geographic Distribution 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	100.00% <u>\$ % at Issue</u> 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%	100.00% <u>Dec - 22</u> 0.00% 1.68% 0.00% 1.54% 36.06% 11.07% 48.66% 0.00% 0.00% 0.00% 0.16%
Total Geographic Distribution 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	100.00% <u>\$ % at Issue</u> 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%	100.00% <u>Dec - 22</u> 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66% 0.00% 0.00% 0.00% 0.16% 7.25%
Total Geographic Distribution 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 - Non metro QLD - Non metro	100.00% <u>\$ % at Issue</u> 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%	100.00% <u>Dec - 22</u> 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66% 0.00% 0.00% 0.00% 0.00% 0.16% 7.25% 6.67%
Total Geographic Distribution 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	100.00% <u>\$ % at Issue</u> 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%	100.00% <u>Dec - 22</u> 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66% 0.00% 0.00% 0.00% 0.00% 0.16% 7.25% 6.67%
Total Geographic Distribution ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city	100.00% <u>\$ % at Issue</u> 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%	100.00% <u>Dec - 22</u> 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66% 0.00% 0.00% 0.00% 0.16% 7.25% 6.67% 14.08% 0.00%
Total Geographic Distribution 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 NSW QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro	100.00% <u>\$ % at Issue</u> 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% 0.00% 0.00% 0.00% 0.00%	100.00% <u>Dec - 22</u> 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66% 0.00% 0.00% 0.00% 0.16% 7.25% 6.67% 14.08% 0.00% 0.00% 0.65%
Total Geographic Distribution 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 - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Metro SA - Non metro	100.00% <u>\$ % at Issue</u> 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.	100.00% <u>Dec - 22</u> 0.00% 1.68% 0.00% 1.54% 36.06% 11.07% 48.66% 0.00% 0.00% 0.00% 0.00% 0.16% 7.25% 6.67% 14.08% 0.00% 0.65% 0.00%
Total Geographic Distribution 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 NSW QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro	100.00% <u>\$ % at Issue</u> 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% 0.00% 0.00% 0.00% 0.00%	100.00% <u>Dec - 22</u> 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66% 0.00% 0.00% 0.00% 0.16% 7.25% 6.67% 14.08% 0.00% 0.00% 0.65%
Total Geographic Distribution ACT - Inner city ACT - Non metro Total ACT NSW - Inner city NSW - Inner city NSW - Metro 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 - Inner city SA - Metro SA - Non metro Total SA	100.00% <u>\$ % at Issue</u> 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% 0.74% 0.00% 0.74%	100.00% <u>Dec - 22</u> 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66% 0.00% 0.00% 0.00% 0.16% 7.25% 6.67% 14.08% 0.00% 0.65% 0.00% 0.65%
Total Geographic Distribution 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 - Metro QLD - Inner city QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city	100.00% <u>\$ % at Issue</u> 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%	100.00% <u>Dec - 22</u> 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66% 0.00% 0.00% 0.00% 0.16% 7.25% 6.67% 14.08% 0.00% 0.65% 0.00%
Total Geographic Distribution ACT - Inner city ACT - Non metro Total ACT NSW - Inner city NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Inner city TAS - Inner city TAS - Inner city TAS - Metro	100.00% <u>\$ % at Issue</u> 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% 0.74% 0.00% 0.74% 0.00% 0.74% 0.00% 0.00%	100.00% Dec - 22 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66% 0.00% 0.00% 0.00% 0.00% 0.16% 7.25% 6.67% 14.08% 0.00% 0.65% 0.00% 0.65% 0.00% 0.00% 0.00%
Total Geographic Distribution 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 - Metro QLD - Non metro Total QLD SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Inner city TAS - Inner city TAS - Non metro TAS - Non metro	100.00% <u>\$ % at Issue</u> 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% 0.74% 0.00% 0.74% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	100.00% Dec - 22 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66% 0.00% 0.00% 0.00% 0.00% 0.16% 7.25% 6.67% 14.08% 0.00% 0.65% 0.00%
Total Geographic Distribution ACT - Inner city ACT - Non metro Total ACT NSW - Inner city NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Inner city TAS - Inner city TAS - Inner city TAS - Metro	100.00% <u>\$ % at Issue</u> 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% 0.74% 0.00% 0.74% 0.00% 0.74% 0.00% 0.00%	100.00% <u>Dec - 22</u> 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66% 0.00% 0.00% 0.00% 0.00% 0.16% 7.25% 6.67% 14.08% 0.00% 0.65% 0.00% 0.65% 0.00% 0.00% 0.00%
Total Geographic Distribution 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 - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Non metro TAS - Metro TAS - Non metro TAS - Non metro TAS - Metro TAS - Non metro	100.00% \$\frac{\$ \style at Issue}{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\%	100.00% Dec - 22 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66% 0.00% 0.00% 0.00% 0.00% 0.16% 7.25% 6.67% 14.08% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Total Geographic Distribution 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 - Metro QLD - Non metro Total QLD SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Inner city TAS - Inner city TAS - Non metro TAS - Non metro	100.00% <u>\$ % at Issue</u> 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% 0.74% 0.00% 0.74% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	100.00% Dec - 22 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66% 0.00% 0.00% 0.00% 0.00% 0.16% 7.25% 6.67% 14.08% 0.00% 0.65% 0.00%
Total Geographic Distribution 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 - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Non metro TAS - Metro TAS - Non metro TAS - Non metro TAS - Metro TAS - Non metro	100.00% \$\frac{\$ \style at Issue}{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\%	100.00% Dec - 22 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66% 0.00% 0.00% 0.00% 0.00% 0.16% 7.25% 6.67% 14.08% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Total Geographic Distribution 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 - Metro SA - Metro TAS - Inner city TAS - Non metro Total TAS VIC - Inner city	100.00% <u>\$ % at Issue</u> 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%	100.00% Dec - 22 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66% 0.00% 0.00% 0.00% 0.00% 0.00% 0.65% 0.00%
Total Geographic Distribution 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 NSW NT - Metro 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 - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Inner city VIC - Metro	100.00% <u>\$ % at Issue</u> 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%	100.00% Dec - 22 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66% 0.00% 0.00% 0.00% 0.00% 0.00% 0.65% 0.00% 0.65% 0.00% 0
Total Geographic Distribution 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 NSW QLD - Inner city QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Inner city VIC - Metro VIC - Non metro	100.00% <u>\$ % at Issue</u> 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% 0.74% 0.00% 0.74% 0.00% 0.74% 0.00% 0.	100.00% Dec - 22 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66% 0.00% 0.00% 0.00% 0.00% 0.16% 7.25% 6.67% 14.08% 0.00%
Total Geographic Distribution ACT - Inner city ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Netro NSW - Netro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC	100.00% \$ % at Issue 0.00% 2.17% 0.00% 2.17% 1.18% 41.04% 9.60% 51.82% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.63% 8.17% 7.26% 16.06% 0.00% 0.74% 0.00% 0.74% 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% 0.11% 16.34% 2.46% 25.51%	100.00% Dec - 22 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66% 0.00% 0.00% 0.00% 0.00% 0.00% 0.16% 7.25% 6.67% 14.08% 0.00% 0.65% 0.00% 0.65% 0.00% 0.65% 0.00% 0.65% 0.00% 0.65% 0.00% 0.00% 0.65% 0.00% 0.00% 0.55% 0.00% 0.00% 0.00% 0.55% 0.00%
Total Geographic Distribution ACT - Inner city ACT - Netro ACT - Non metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Inner city TAS - Inner city TAS - Non metro Total SA VIC - Inner city VIC - Inner city VIC - Non metro Total TAS VIC - Non metro Total VIC WA - Inner city	100.00% \$\subset \subset \subse	100.00% Dec - 22 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66% 0.00% 0.00% 0.00% 0.00% 0.00% 0.65% 0.00% 0.65% 0.00% 0.65% 0.00% 0.65% 0.00% 0.00% 0.65% 0.00% 0.00% 0.00% 0.55% 20.26% 3.19% 31.00% 0.75%
Total Geographic Distribution 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 - 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 Total SA VIC - Inner city VIC - Inner city VIC - Inner city VIC - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total TAS VIC - Non metro Total VIC WA - Inner city WA - Metro	100.00% \$\subset \state	100.00% Dec - 22 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.65% 0.00% 0.65% 0.00% 0.65% 0.00% 0.65% 0.00% 0.65% 0.00% 0.00% 0.65% 0.00% 0.00% 0.00% 0.55% 0.00% 0.00% 0.00% 0.75% 1.98%
Total Geographic Distribution 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 - Non metro Total QLD SA - Inner city SA - Non metro Total QLD SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Inner city VIC - Metro VIC - Metro	100.00% \$ % at Issue 0.00% 2.17% 0.00% 2.17% 1.18% 41.04% 9.60% 51.82% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.63% 8.17% 7.26% 16.06% 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% 0.58% 1.53% 1.58%	100.00% Dec - 22 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.65% 0.00% 0.00% 0.65% 0.00% 0.00% 0.65% 0.00% 0.00% 0.55% 20.26% 3.19% 31.00% 0.75% 1.98% 1.98% 1.98%
Total Geographic Distribution 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 - Inner city SA - Netro TAS - Inner city TAS - Metro TAS - Metro TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total TAS VIC - Non metro Total TAS VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro	100.00% \$\subset \state	100.00% Dec - 22 0.00% 1.68% 0.00% 1.68% 1.54% 36.06% 11.07% 48.66% 0.00% 0.00% 0.00% 0.00% 0.00% 0.16% 7.25% 6.67% 14.08% 0.00% 0.65% 0.00% 0.65% 0.00% 0.10% 0.26% 3.19% <t< td=""></t<>

Total Inner City	9.10%	9.99%
Total Metro	70.00%	67.88%
Total Non Metro	20.91%	22.13%
Total	100.00%	100.00%

ARREARS \$ % (scheduled balance basis) Oct-22 Nov-22 Dec-22	<u>31-60</u> 0.00% 0.00% 0.00%	<u>61-90</u> 0.00% 0.00% 0.00%	<u>90+</u> 0.00% 0.00% 0.00%	<u>Total</u> 0.00% 0.00% 0.00%
MORTGAGE SAFETY NET (Inclusive COV-19) Oct-22 Nov-22 Dec-22	<u>No of Accounts</u>	<u>Amount (\$)</u> 		
MORTGAGE IN POSSESSION Oct-22 Nov-22 Dec-22	No of Accounts	<u>Amount (\$)</u> 		
PRINCIPAL LOSS 2022 Total	Gross Loss	<u>LMI claim (A\$)</u>	LMI payment (A\$) - -	<u>Net loss</u>