## **PROGRESS 2016-1 TRUST**

Tuesday, 21 February 2023

Transaction Name: Trustee:

Security Trustee: Originator: Servicer & Custodian: Issue Date: Maturity Date: Payment Date: Business Day for Payments: Determination Date & Ex-Interest Date:

Progress 2016-1 Trust Perpetual Trustee Company Limited P.T. Limited AMP Bank Limited AMP Bank Limited Tuesday, 27th September 2016 Friday, 21th February 2048 The 21st day of each month Sydney & Melbourne Three Business Days before each Payment Date.

Class A Notes Class AB Notes Class B Notes Class C Notes Class D Notes		Base   1 M BBSW   1 M BBSW	Margin 123bps 180bps 220bps 315bps 595bps	Interest Calculation Actual/365 Actual/365 Actual/365 Actual/365 Actual/365		
	Currency	Initial Stated Amount	Current Invested Amount	Current Stated Amount	Percentages at Issue	Current Percentages
Class A Notes	A\$	690,000,000.00	111,169,697.33	111,169,697.33	92.00%	83.63%
Class AB Notes	A\$	37,950,000.00	13,766,432.82	13,766,432.82	5.06%	10.36%
Class B Notes	A\$	12,900,000.00	4,679,498.89	4,679,498.89	1.72%	3.52%
Class C Notes	A\$	8,100,000.00	2,938,290.01	2,938,290.01	1.08%	2.21%
Class D Notes	A\$	1,050,000.00	383,586.39	383,586.39	0.14%	0.29%
TOTAL		750,000,000.00	132,937,505.44	132,937,505.44	100.00%	100.00%

Current Payment Date:

Tuesday, 21 February 2023

	Pre Payment Date Bond Factors	Coupon Rate	Courses Data Data Data	Initial Issued Notes (No.)	Interest Payment (per security)	Principal Payment	Post Payment Date Bond
	Factors	Coupon Rate	Coupon kate keset Date	Initial Issued Notes (No.)	security)	(per security)	Factors
Class A Notes	0.1654	4.3483%	21-Feb-23	690,000	0.57	4.30	0.1611
Class AB Notes	0.3724	4.9183%	21-Feb-23	37,950	1.46	9.68	0.3628
Class B Notes	0.3724	5.3183%	21-Feb-23	12,900	1.57	9.68	0.3628
Class C Notes	0.3724	6.2683%	21-Feb-23	8,100	1.85	9.68	0.3628
Class D Notes	0.3751	9.0683%	21-Feb-23	1,050	2.70	9.75	0.3653
TOTAL				750,000	8.16	43.09	

Rating S&P/Moodys

AAA / Aaa AAA /n.r AA+/n.r. A+/n.r. n.r.-/n.r.

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Jan - 23</u>
Total pool size:	\$742,931,233.00	\$131,807,536.64
Total Number Of Loans (UnConsolidated):	3582	907
Total number of loans (consolidating split loans):	2345	634
Average loan Size:	\$316,815.00	\$207,898.32
Maximum loan size:	\$993,677.00	\$829,752.04
Total property value:	\$1,305,952,265.00	\$371,822,089.00
Number of Properties:	2501	667
Average property value:	\$522,172.00	\$557,454.41
Average current LVR:	60.44%	39.69%
Average Term to Maturity (months):	316	233.58
Maximum Remaining Term to Maturity (months):	358	280.14
Weighted Average Seasoning (months):	34	109.03
Weighted Average Current LVR:	65.15%	53.00%
Weighted Average Term to Maturity (months):	309	244.52
% of pool with loans > \$500,000:	25.14%	15.21%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	92.83%	112.42%
% Fixed Rate Loans(Value):	24.55%	10.74%
% Interst Only loans (Value):	33.60%	5.26%
Weighted Average Mortgage Interest:	4.42%	5.66%
Investment Loans:	23.83%	30.67%
Note: Loan purpose determines investment lending classification from 01/03/2019		
Outstanding Balance Distribution	\$ % at Issue	Jan - 23
<u>≤\$0</u>	0.00%	-0.24%
> \$0 and ≤ \$100,000	1.34%	4.38%
> \$100,000 and ≤ \$150,000	2.94%	5.67%
> \$150,000 and ≤ \$200,000	5.33%	11.70%
> \$200,000 and ≤ \$250,000	10.00%	14.30%
> \$250,000 and ≤ \$300,000	13.60%	13.81%
> \$300,000 and ≤ \$350,000	12.28%	12.74%
> \$350,000 and ≤ \$400,000	11.54%	11.32%
> \$400,000 and ≤ \$450,000	10.31%	6.45%
> \$450,000 and ≤ \$500,000	7.52%	4.65%
> \$500,000 and ≤ \$550,000	6.23%	3.17%
> \$550,000 and ≤ \$600,000	4.36%	3.47%
> \$600,000 and ≤ \$650,000	3.43%	1.90%
> \$650,000 and ≤ \$700,000	2.64%	1.57%
> \$700,000 and ≤ \$750,000	1.84%	3.29%
> \$750,000 and ≤ \$800,000	1.57%	1.18%
> \$800,000 and ≤ \$850,000	2.20%	0.63%
> \$850,000 and ≤ \$900,000	0.59%	0.00%
> \$900,000 and ≤ \$950,000	1.49%	0.00%
> \$950,000 and ≤ \$1,000,000	0.79%	0.00%
7 555,000 and \$ 51,000,000	100.00%	100.00%
10(a)	100.00%	100.00%

Outstanding Balance LVR Distribution   ≤ 0%   > 0% and ≤ 25%   > 25% and ≤ 30%	<u>\$ % at Issue</u>	
> 0% and ≤ 25%		Jan - 23
	0.00%	-0.24%
25% and ≤ 30%	8.74%	8.06%
	2.64%	4.53%
30% and ≤ 35%	3.20%	5.54%
35% and ≤ 40%	3.67%	7.29%
40% and ≤ 45%	4.05%	6.18%
$40\% \text{ and } \le 45\%$ 45% and $\le 50\%$	4.05%	9.25%
> 50% and ≤ 55%	5.42%	5.26%
55% and ≤ 60%	6.18%	12.04%
• 60% and ≤ 65%	8.14%	12.64%
65% and ≤ 70%	9.64%	12.06%
70% and ≤ 75%	15.18%	10.06%
• 75% and ≤ 80%	16.89%	4.93%
▶ 80% and ≤ 85%	4.65%	1.09%
> 85% and ≤ 90%	5.88%	0.76%
> 90% and ≤ 95%	0.85%	0.34%
> 95% and ≤ 100%	0.00%	0.00%
> 100%	0.00%	0.20%
Total	100.00%	100.00%
Mortgage Insurance	\$ % at Issue	<u>Jan - 23</u>
Genworth	13.86%	12.08%
QBE	86.14%	86.99%
Uninsured	0.00%	0.93%
Total	100.00%	100.00%
Seasoning Analysis	\$ % at Issue	<u>Jan - 23</u>
> 0 mths and ≤ 3 mths	0.33%	0.00%
> 3 mths and ≤ 6 mths	1.25%	0.00%
> 6 mths and ≤ 9 mths	0.75%	0.00%
> 9 mths and $\leq$ 12 mths	0.66%	0.00%
> 12 mths and ≤ 15 mths	5.71%	0.00%
> 15 mths and ≤ 18 mths	10.39%	0.00%
> 18 mths and ≤ 21 mths	6.91%	0.00%
> 21 mths and ≤ 24 mths	4.49%	0.00%
> 24 mths and $\leq$ 36 mths	40.49%	0.00%
> 36 mths and $\leq$ 48 mths	14.44%	0.00%
> 48 mths and $\leq$ 60 mths		
	5.64%	0.00%
$> 60 \text{ mths and } \leq 72 \text{ mths}$	2.74%	0.00%
> 72 mths and ≤ 84 mths	1.60%	1.33%
> 84 mths and ≤ 96 mths	2.08%	18.32%
> 96 mths and ≤ 108 mths	1.05%	32.01%
> 108 mths and ≤ 120 mths	0.40%	34.48%
> 120 mths	1.06%	13.86%
Total	100.00%	100.00%
Geographic Distribution	\$ % at Issue	<u>Jan - 23</u>
ACT - Metro	1.71%	1.17%
Total ACT	1.71%	1.17%
NSW - Inner city	0.18%	0.36%
NSW - Metro	29.70%	28.08%
include the second seco	10.39%	8.95%
	10.55%	
NSW - Non metro	40.27%	37.40%
NSW - Non metro		
NSW - Non metro Total NSW	40.27%	37.40%
vSW - Non metro Total NSW NT - Metro	40.27%	37.40%
ISW - Non metro otal NSW IT - Metro IT - Non metro	40.27% 0.28% 0.15%	37.40% 0.00% 0.30%
VSW - Non metro Total NSW NT - Metro NT - Non metro	40.27%	37.40%
VSW - Non metro Total NSW VT - Metro VT - Non metro Fotal NT	40.27% 0.28% 0.15% 0.43%	37.40% 0.00% 0.30% 0.30%
NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT	40.27% 0.28% 0.15%	37.40% 0.00% 0.30%
NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city	40.27% 0.28% 0.15% 0.43%	37.40% 0.00% 0.30% 0.30%
NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro	40.27% 0.28% 0.15% 0.43% 0.05% 8.49%	37.40% 0.00% 0.30% 0.30% 0.22% 8.90%
NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85%	37.40% 0.00% 0.30% 0.30% 0.22% 8.90% 6.77%
NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT 2LD - Inner city 2LD - Metro 2LD - Non metro	40.27% 0.28% 0.15% 0.43% 0.05% 8.49%	37.40% 0.00% 0.30% 0.30% 0.22% 8.90%
NSW - Non metro Total NSW NT - Metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39%	37.40% 0.00% 0.30% 0.30% 0.22% 8.90% 6.77% 15.89%
NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07%	37.40% 0.00% 0.30% 0.22% 8.90% 6.77% 15.89% 0.00%
NSW - Non metro Total NSW NT - Metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Metro	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19%	37.40% 0.00% 0.30% 0.22% 8.90% 6.77% 15.89% 0.00% 5.24%
NSW - Non metro Total NSW NT - Metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Merro SA - Non metro	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62%	37.40% 0.00% 0.30% 0.22% 8.90% 6.77% 15.89% 0.00% 5.24% 0.60%
NSW - Non metro Fotal NSW NT - Metro VT - Non metro Fotal NT QLD - Inner city QLD - Non metro Fotal QLD SA - Inner city SA - Inner city SA - Morn metro	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19%	37.40% 0.00% 0.30% 0.22% 8.90% 6.77% 15.89% 0.00% 5.24%
NSW - Non metro Fotal NSW NT - Metro IT - Non metro Fotal NT QLD - Inner city QLD - Non metro Fotal QLD SA - Inner city SA - Metro SA - Mon metro	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62%	37.40% 0.00% 0.30% 0.22% 8.90% 6.77% 15.89% 0.00% 5.24% 0.60%
NSW - Non metro Total NSW NT - Metro NT - Non metro Fotal NT QLD - Inner city QLD - Non metro Fotal QLD SA - Inner city SA - Non metro Fotal SA	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88%	37.40% 0.00% 0.30% 0.22% 8.90% 6.77% 15.89% 0.00% 5.24% 0.60% 5.84%
NSW - Non metro Total NSW NT - Metro Total NT QLD - Inner city QLD - Non metro Total QLD SSA - Inner city SSA - Inner city SSA - Non metro Total SA	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07%	37.40% 0.00% 0.30% 0.22% 8.90% 6.77% 15.89% 0.00% 5.24% 0.60% 5.84% 0.32%
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 - Inner city Total SA TAS - Inner city TAS - Metro	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53%	37.40% 0.00% 0.30% 0.22% 8.90% 6.77% 15.89% 0.00% 5.24% 0.60% 5.24% 0.60% 5.84% 0.32% 0.24%
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 - Inner city TAS - Metro	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45%	37.40% 0.00% 0.30% 0.22% 8.90% 6.77% 15.89% 0.00% 5.24% 0.60% 5.24% 0.60% 5.84% 0.32% 0.24% 0.33%
NSW - Non metro Total NSW NT - Metro T - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Inner city TAS - Metro TAS - Metro TAS - Metro	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53%	37.40% 0.00% 0.30% 0.22% 8.90% 6.77% 15.89% 0.00% 5.24% 0.60% 5.24% 0.60% 5.84% 0.32% 0.24%
VSW - Non metro Total NSW VT - Metro VT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Inner city SA - Inner city TAS - Inner city TAS - Inner city TAS - Metro TAS - Non metro Total TAS	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05%	37.40% 0.00% 0.30% 0.22% 8.90% 6.77% 15.89% 0.00% 5.24% 0.60% 5.84% 0.32% 0.32% 0.32% 0.33% 0.89%
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 - Inner city SA - Inner city TAS - Inner city TAS - Inner city TAS - Metro TAS - Non metro Total TAS	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45%	37.40% 0.00% 0.30% 0.22% 8.90% 6.77% 15.89% 0.00% 5.24% 0.60% 5.24% 0.60% 5.84% 0.32% 0.24% 0.33%
NSW - Non metro Total NSW NT - Metro TT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05%	37.40% 0.00% 0.30% 0.22% 8.90% 6.77% 15.89% 0.00% 5.24% 0.60% 5.84% 0.32% 0.32% 0.32% 0.33% 0.89%
NSW - Non metro Total NSW NT - Metro Total NT QLD - Inner city 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 - Metro TAS - Metro TAS - Inner city VIC - Inner city VIC - Inner city	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39%	37.40% 0.00% 0.30% 0.22% 8.90% 6.77% 15.89% 0.00% 5.24% 0.60% 5.24% 0.60% 5.84% 0.32% 0.32% 0.33% 0.32% 0.32% 0.32% 0.32% 0.30% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.33% 0.3%
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NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Netro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39%	37.40% 0.00% 0.30% 0.22% 8.90% 6.77% 15.89% 0.00% 5.24% 0.60% 5.24% 0.60% 5.84% 0.32% 0.32% 0.33% 0.32% 0.32% 0.32% 0.32% 0.30% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.33% 0.3%
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NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Netro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total VIC WA - Inner city	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26%	37.40% 0.00% 0.30% 0.22% 8.90% 6.77% 15.89% 0.00% 5.24% 0.30% 5.24% 0.30% 5.24% 0.30% 5.24% 0.30% 5.24% 0.32% 0.32% 0.32% 0.33% 0.33% 0.39% 15.91%
NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Netro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total VIC WA - Inner city	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26%	37.40% 0.00% 0.30% 0.22% 8.90% 6.77% 15.89% 0.67% 5.24% 0.60% 5.84% 0.32% 0.24% 0.32% 0.24% 0.32% 0.24% 0.32% 0.24% 0.32% 0.24% 0.32% 0.24% 0.32% 0.24% 0.32% 0.25
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NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Mometro Total QLD SA - Inner city 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 VIC WA - Inner city WA - Metro WA - Non metro	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08%	37.40% 0.00% 0.30% 0.22% 8.90% 6.77% 15.89% 0.67% 5.24% 0.60% 5.24% 0.60% 5.84% 0.32% 0.24% 0.32% 0.24% 0.32% 0.32% 0.32% 0.24% 0.33% 0.24% 0.33% 0.24% 0.33% 0.24% 0.33% 0.25%
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 - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total VIC	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.53% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71%	37.40% 0.00% 0.30% 0.22% 8.90% 6.77% 15.89% 0.00% 5.24% 0.60% 5.24% 0.60% 5.24% 0.60% 5.24% 0.60% 5.84% 0.32% 0.24% 0.33% 0.24% 0.33% 0.24% 0.25% 0.24% 0.25
NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Morro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA VIC - Inner city VIC - Netro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total WA	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01%	37.40% 0.00% 0.30% 0.22% 8.90% 6.77% 15.89% 0.00% 5.24% 0.60% 5.24% 0.60% 5.24% 0.60% 5.24% 0.60% 5.84% 0.24% 0.33% 0.24% 0.25% 0.25% 0.24% 0.24% 0.24% 0.25% 0.25% 0.25% 0.24% 0.25% 0.25% 0.25% 0.24% 0.24% 0.24% 0.25
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 - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total TAS VIC - Non metro Total VIC WA - Inner city WA - Moro WA - Non metro Total WA Total Inner City	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01%	37.40% 0.00% 0.30% 0.22% 8.90% 6.77% 15.89% 0.00% 5.24% 0.60% 5.84% 0.32% 0.24% 0.60% 5.84% 0.32% 0.24% 0.32% 0.24% 0.32% 0.24% 0.32% 0.24% 0.32% 0.24% 0.32% 0.24% 0.32% 0.24% 0.32% 0.24% 0.32% 0.24% 0.32% 0.24% 0.32% 0.24% 0.32% 0.24% 0.32% 0.24% 0.32% 0.25
NSW - Non metro Total NSW NT - Metro VT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC NA - Inner city VIC - Non metro Total VIC NA - Inner city VIC - Non metro Total VIC NA - Non metro Total VIC Total Inner City Total Inner City Total Inner City	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00%	37.40% 0.00% 0.30% 0.22% 8.90% 6.77% 15.89% 0.00% 5.24% 0.60% 5.24% 0.60% 5.24% 0.60% 5.24% 0.60% 5.84% 0.32% 0.33% 0.32% 0.33% 0.32% 0.32% 0.33% 0.32% 0.32% 0.32% 0.32% 0.33% 0.32% 0.3%
NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Metro SA - Inner city SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Inner city VIC - Inner city VIC - Inner city WA - Inner city WA - Inner city WA - Non metro Total WA Total Inner City Total Metro	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05%	37.40% 0.00% 0.30% 0.22% 8.90% 6.77% 15.89% 0.00% 5.24% 0.60% 5.24% 0.60% 5.24% 0.60% 5.24% 0.60% 5.84% 0.25% 0.25
NSW - Non metro Total NSW NT - Metro TT - Non metro Total NT QLD - Inner city QLD - Montro QLD - Montro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00%	37.40% 0.00% 0.30% 0.22% 8.90% 6.77% 15.89% 0.00% 5.24% 0.60% 5.24% 0.60% 5.24% 0.60% 5.24% 0.60% 5.84% 0.32% 0.33% 0.32% 0.33% 0.32% 0.32% 0.33% 0.32% 0.32% 0.32% 0.32% 0.33% 0.32% 0.3%

	24.62	<i>ci</i> aa		
ARREARS \$ % (scheduled balance basis) Feb-22	<u>31-60</u> 0.82%	<u>61-90</u> 0.16%	<u>90+</u> 0.49%	<u>Total</u> 1.48%
Mar-22	0.17%	0.51%	0.11%	0.78%
Apr-22	0.47%	0.35%	0.54%	1.36%
May-22	0.73%	0.53%	0.56%	1.82%
Jun-22	0.16%	0.41%	0.84%	1.40%
Jul-22	0.54%	0.20%	0.80%	1.53% 1.10%
Aug-22 Sep-22	0.23%	0.36% 0.09%	0.55% 0.63%	0.95%
Oct-22	0.32%	0.00%	0.64%	0.97%
Nov-22	0.42%	0.24%	0.23%	0.90%
Dec-22	0.11%	0.47%	0.24%	0.82%
Jan-23	0.08%	0.00%	0.73%	0.81%
MORTGAGE SAFETY NET	No of Assounts	Amount (ć)		
Feb-22	No of Accounts 7	<u>Amount (\$)</u> 1,444,131		
Mar-22	2	433,419		
Apr-22	2	171,945		
May-22	2	172,374		
Jun-22		,		
Jul-22	-	-		
Aug-22	2	174,245		
Sep-22	2	174,949		
Oct-22	2	175,650		
Nov-22	4	614,721		
Dec-22	4	617,431		
Jan-23	5	873,751		
Incl. COVID-19 HARDSHIP	No of Accounts	Amount (\$)		
Jan-22	-	-		
Feb-22	-	-		
Mar-22	-	-		
Apr-22	-	-		
May-22	-	-		
Jun-22	-	-		
Jul-22	-	-		
Aug-22	-	-		
Sep-22	-	-		
Oct-22	-	-		
Nov-22	-	-		
MORTCACE IN ROSSESSION				
MORTGAGE IN POSSESSION Feb-22	No of Accounts	<u>Amount (\$)</u> 703,063		
Mar-22	1	707,590		
Apr-22	1	709,286		
May-22	1	714,137		
Jun-22	1	716,897		
Jul-22	1	719,395		
Aug-22 Sep-22	-	-		
Oct-22	-	-		
Nov-22	-	-		
Dec-22	-	-		
Jan-23	-	-		
PRINCIPAL LOSS 2018	Gross Loss	LMI claim (A\$)	LMI payment (A\$) 100,083	Net loss
2018 2019	109,558	109,558	100,083	9,475
2020	-	-	-	-
2021	10,685	-	-	10,685
2022	297,813	297,813	294,966	2,847
2023	-		-	
Total	418,056	407,371	395,049	23,007
EXCESS SPREAD	Excess Spread (A\$)	Excess Spread % p.a	Opening Bond Balance	
Feb-22	119,308.15	0.81%	176,500,315	
Mar-22	56,991.44	0.39%	173,264,436	
Apr-22	51,675.83	0.36%	170,259,167	
May-22	65,094.79	0.47%	166,996,677	
Jun-22	75,547.99	0.56%	161,966,284	
Jul-22 Aug-22	- 97,668.99	0.00% 0.76%	157,897,136 153,347,829	
Sep-22	76,047.81	0.62%	147,436,629	
Oct-22	-	0.00%	144,715,415	
Nov-22	85,922.02	0.73%	142,213,888	
Dec-22	-	0.00%	140,337,405	
Jan-23	120,361.45	1.06%	136,485,051	
Total	748,618.47			
ANNUALISED CPR	<u>CPR % p.a</u>			
Feb-22	17.40%			
Mar-22	16.39%			
Apr-22	18.20%			
May-22	28.50%			
Jun-22	24.00%			
Jul-22 Aug-22	27.52% 35.76%			
Sep-22	17.81%			
Oct-22	16.74%			
Nov-22	12.53%			
Dec-22	26.64%			
Jan-23	25.22%			

RESERVES	Available	Drawn	
Principal Draw		-	
Liquidity Reserve Account	1,129,968.80	-	
Income Reserve	150,000.00	-	
SUPPORTING RATINGS			
Role	Party	Current Rating S&P / Moodys	<u>Rating Trigger S&amp;P</u> /Moodys
Fixed Rate Swap Provider	BNP PARIBAS	A+/A2	below A-1 and A /A3(cr
iquidity Reserve Account Holder	MUFG Bank, Ltd	A, A-1/ P-1	below A-2 or BBB+/ P-1
Bank Account Provider	Westpac	A-1+ / P-1	below A-2 / P-1
SERVICER			
Servicer:	AMP Bank Limited		
Servicer Ranking or Rating:	BBB / Baa2		
Servicer Rating:	N/A		
Servicer Experience:	Progress 2005-2 Trust		
	Progress 2006-1 Trust		
	Progress 2007-1G Trust		
	Progress 2008-1R Trust		
	Progress 2009-1 Trust		
	Progress 2010-1 Trust		
	Progress 2011-1 Trust		
	Progress 2012-1 Trust		
	Progress 2012-2 Trust		
	Progress 2013-1 Trust		
	Progress 2014-1 Trust		
	Progress 2014-2 Trust		
	Progress 2016-1 Trust		
	Progress 2017-1 Trust		
	Progress 2017-2 Trust		
	Progress 2018-1 Trust		
	Progress 2019-1 Trust		
	Progress 2020-1 Trust		
	Progress 2021-1 Trust		
	Progress 2022-1 Trust		
	Progress 2022-2 Trust		
	Progress Warehouse Trust No	0.1	
Back-Up Servicer:	Perpetual Trustee (Cold)		