PROGRESS 2020-1 TRUST

Wednesday, 21 February 2024

Transaction Name:	Progress 2020-1 Trust				
Trustee:	Perpetual Trustee Company Limited				
Security Trustee:	P.T. Limited				
Originator:	AMP Bank Limited				
Servicer & Custodian:	AMP Bank Limited				
Issue Date:	Wednesday, 30th September 2020				
Maturity Date:	Monday, 23th January 2051				
Payment Date:	21st day of each month				
Business Day for Payments:	Sydney & Melbourne				
Determination Date & Ex-Interest Date:	3 Business Days before each Payment Date.				
Class A Notes Class AB Notes Class B Notes Class C Notes Class D Notes Class F Notes Class F Notes	Base 1 M BBSW 1 M BBSW	Margin 100bps 165bps 205bps 250bps 375bps 550bps 725bps	Interest Calculation Actual/365 Actual/365 Actual/365 Actual/365 Actual/365 Actual/365 Actual/365	Class A Refinancing Date 21 Nov 2025	

		Current Invested			Current		
	Currency	Initial Stated Amount	Amount	Current Stated Amount	Percentages at Issue	Percentages	Rating S&P/Moodys
Class A Notes	A\$	920,000,000.00	242,194,728.15	242,194,728.15	92.00%	82.61%	AAA(sf)/Aaa (sf)
Class AB Notes	A\$	41,100,000.00	26,188,564.04	26,188,564.04	4.11%	8.93%	AAA(sf)
Class B Notes	A\$	15,400,000.00	9,812,746.63	9,812,746.63	1.54%	3.35%	AA(sf)
Class C Notes	A\$	11,600,000.00	7,391,419.54	7,391,419.54	1.16%	2.52%	A(sf)
Class D Notes	A\$	5,700,000.00	3,631,990.63	3,631,990.63	0.57%	1.24%	BBB(sf)
Class E Notes	A\$	2,900,000.00	1,847,854.89	1,847,854.89	0.29%	0.63%	BB(sf)
Class F Notes	A\$	3,300,000.00	2,102,731.40	2,102,731.40	0.33%	0.72%	NR
TOTAL		1,000,000,000.00	293,170,035.28	293,170,035.28	100.00%	100.00%	

Current Payment Date:	W Pre Payment	ednesday, 21 Februa	ary 2024				
	Date Bond	Courses Bata	Courses Data Data In		Interest Payment (per	Principal Payment	Post Payment Date Bond
	Factors	Coupon Rate	Coupon Rate Reset Date In	Itial issued Notes (No.)	security)	(per security)	Factors
Class A Notes	0.2679783390	5.3039%	21-Feb-24	920,000	1.168216700	4.7232001200	0.2632551390
Class AB Notes	0.6486235270	5.9539%	21-Feb-24	41,100	3.174114750	11.4321878350	0.6371913390
Class B Notes	0.6486235270	6.3539%	21-Feb-24	15,400	3.387360850	11.4321876620	0.6371913400
Class C Notes	0.6486235280	6.8039%	21-Feb-24	11,600	3.627262700	11.4321879310	0.6371913400
Class D Notes	0.6486235260	8.0539%	21-Feb-24	5,700	4.293656730	11.4321877190	0.6371913390
Class E Notes	0.6486235310	9.8039%	21-Feb-24	2,900	5.226608410	11.4321896550	0.6371913410
Class F Notes	0.6486235210	11.5539%	21-Feb-24	3,300	6.159559970	11.4321878790	0.6371913330
TOTAL				1,000,000	27.036780110	73.3163288010	4.0864031710

COLLATERAL INFORMATION	At Issue	<u>Jan - 24</u>
Total pool size:	\$999,972,314	\$290,678,090
Total Number Of Loans (UnConsolidated):	3,202	1212
Total number of loans (consolidating split loans):	2,280	881
Average loan Size:	\$438,584	\$329,941
Maximum loan size:	\$1,041,188	\$973,760
Total property value:	\$1,648,887,041	\$630,414,335
Number of Properties:	2,387.00	916
Average property value:	\$690,778	\$688,225
Average current LVR:	61.85%	47.05%
Average Term to Maturity (months):	307.60	256.31
Maximum Remaining Term to Maturity (months):	347.21	306.15
Neighted Average Seasoning (months):	32.33	74.57
Veighted Average Current LVR:	66.49%	58.28%
Veighted Average Term to Maturity (months):	321.73	280.86
6 of pool with loans > \$500,000:	55.66%	42.69%
6 of pool (amount) LoDoc Loans:	0.00%	0.00%
Aaximum Current LVR:	89.93%	81.71%
6 Fixed Rate Loans(Value):	17.73%	9.96%
6 Interest Only loans (Value):	11.84%	7.50%
Veighted Average Mortgage Interest:	3.23%	6.39%
Veighted Average Fixed Rate:		3.10%
Veighted Average Variable Rate:		6.75%
nvestment Loans:	24.78%	26.41%
NOTE: Loan purpose determines investment lending classification from 01/03/2019		
Dutstanding Balance Distribution	\$ % at Issue	<u>Jan - 24</u>
\$0	0.00%	-0.04%
\$0 and ≤ \$100,000	0.68%	1.50%
\$100,000 and ≤ \$150,000	1.10%	2.72%
\$150,000 and ≤ \$200,000	1.67%	3.27%
\$200,000 and ≤ \$250,000	3.16%	5.75%
\$250,000 and ≤ \$300,000	5.11%	6.46%
\$300,000 and ≤ \$350,000	6.04%	7.78%
\$350,000 and ≤ \$400,000	7.61%	10.64%
\$400,000 and ≤ \$450,000	8.26%	9.92%
\$450,000 and ≤ \$500,000	10.71%	9.31%
\$500,000 and ≤ \$550,000	10.31%	9.55%
\$550,000 and ≤ \$600,000	8.44%	8.31%
\$600,000 and ≤ \$650,000	8.25%	4.09%
\$650,000 and ≤ \$700,000	5.53%	5.57%
\$700,000 and ≤ \$750,000	6.82%	4.97%
\$750,000 and ≤ \$800,000	4.33%	3.72%
\$800,000 and ≤ \$850,000	3.87%	3.39%
\$850,000 and ≤ \$900,000	3.58%	1.49%
\$900,000 and ≤ \$950,000	3.06%	1.26%
\$950,000 and ≤ \$1,000,000	1.06%	0.33%
$$1,000,000 \text{ and } \le $1,050,000$	0.41%	0.00%
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Total QLD 13.34% 13.49% TAS - Inner city 0.01% 0.00% TAS - Metro 0.72% 0.48% TAS - Non metro 0.15% 0.15% Total TAS 0.88% 0.62% VIC - Inner city 0.19% 0.00% VIC - Metro 23.32% 22.89% VIC - Non metro 1.85% 0.93% Total VIC 25.36% 23.82% WA - Inner city 0.04% 0.04% WA - Metro 9.22% 10.10% WA - Metro 9.42% 10.35% Total Inner City 0.36% 0.21% Total Metro 84.58% 93.72% Total Metro 84.58% 93.72% Total Non Metro 15.07% 6.07% Secured by Term Deposit 0.00% 0.00% <td>NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA</td> <td>0.06% 36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32%</td> <td>0.00% 41.85% 3.15% 45.00% 0.00% 2.31% 0.00% 2.31% 0.00% 0.34% 0.09% 0.43% 0.09% 0.43% 0.24% 0.12% 3.96%</td>	NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA	0.06% 36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32%	0.00% 41.85% 3.15% 45.00% 0.00% 2.31% 0.00% 2.31% 0.00% 0.34% 0.09% 0.43% 0.09% 0.43% 0.24% 0.12% 3.96%
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Total Metro 84.58% 93.72% Total Non Metro 15.07% 6.07% Secured by Term Deposit 0.00% 0.00% Total 100.00% 100.00%	NSW - Inner city NSW - Nor metro Total NSW ACT - Inner city ACT - Non metro Total ACT NT - Inner city NT - Non metro Total NT SA - Inner city SA - Inner city SA - Mor metro Total SA ULD - Inner city QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Non metro Total AC QLD - Inner city QLD - Non metro Total AC QLD - Inner city CIC - Inner city TAS - Metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Non metro	0.06% 36.8% 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.8% 25.36%	0.00% 41.85% 3.15% 45.00% 0.00% 2.31% 0.00% 0.34% 0.09% 0.43% 0.09% 0.43% 0.09% 0.43% 0.12% 0.00% 3.84% 0.12% 0.15% 0.15% 0.62% 0.03% 23.82% 0.04% 0.03% 0.15% 0.35% 0.15% 0.62% 0.00% 23.82% 0.00% 0.38% 0.15% 0.15% 0.21% 0.00% 0.21% 0.00% 0.21% 0.00% 0.21% 0.00% 0.00% 0.34% 0.00% 0.34% 0.00% 0.34% 0.00% 0.34% 0.00% 0.34% 0.00% 0.34% 0.00% 0.34% 0.00% 0.34% 0.00% 0.34% 0.00% 0.34% 0.00% 0.34% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.00% 0.12% 0.00% 0.15% 0.15% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.00% 0.15% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.00% 0.42% 0.00% 0.42% 0.00% 0.42% 0.00% 0.42% 0.00% 0.42% 0.00% 0.42% 0.00% 0.42% 0.00% 0.42% 0.00% 0.22% 0.00% 0.23% 0.00% 0.23% 0.00% 0.22.89% 0.00% 0.23% 0.00% 0.21% 0.21% 0.21% 0.00% 0.21% 0.21% 0.00% 0.21% 0.00% 0.21% 0.00% 0.21% 0.00% 0.21% 0.00% 0.21% 0.00% 0.21% 0.00% 0.21% 0.
Total Non Metro 15.07% 6.07% Secured by Term Deposit 0.00% 0.00% Total 100.00% 100.00%	NSW - Inner city NSW - Non metro Total NSW ACT - Inner city ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Non metro Total QLD TAS - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Inner city VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Non metro Total WA	0.06% 36.8% 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% 9.22% 0.16% 9.42%	0.00% 41.85% 3.15% 45.00% 0.00% 2.31% 0.00% 2.31% 0.00% 0.34% 0.99% 0.43% 0.00% 3.84% 0.12% 3.96% 0.16% 11.91% 1.42% 13.49% 0.00% 0.48% 0.00% 0.48% 0.52% 0.00% 22.89% 0.33% 23.82% 0.04% 10.10% 0.21% 0.21% 10.35%
Secured by Term Deposit 0.00% 0.00% Total 100.00% 100.00%	NSW - Inner city NSW - Nor metro Total NSW ACT - Inner city ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Inner city SA - Non metro Total SA QLD - Inner city QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Metro QLD - Non metro Total TAS VIC - Inner city VIC - Non metro Total INC VIC - Non metro Total INC VIC - Inner city VIC - Non metro Total INC	0.06% 36.8% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.15% 0.88% 0.19% 23.32% 1.8% 25.36% 0.04% 9.42% 0.36%	0.00% 41.85% 3.15% 45.00% 0.00% 2.31% 0.00% 2.31% 0.00% 0.34% 0.09% 0.43% 0.09% 0.43% 0.12% 0.00% 3.84% 0.12% 0.62% 0.15% 0.62% 0.03% 23.82% 0.03% 23.82% 0.04% 10.10% 0.21% 0.21%
Total 100.00% 100.00%	NSW - Inner city NSW - Non metro Total NSW ACT - Inner city ACT - Non metro Total ACT NT - Inner city NT - Metro Total NT SA - Inner city SA - Inner city SA - Non metro Total SA QLD - Inner city QLD - Inner city QLD - Inner city QLD - Non metro Total SA QLD - Non metro Total ZA VIC - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total INF	0.06% 36.8% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% 9.42% 0.36% 84.58%	0.00% 41.85% 3.15% 45.00% 0.00% 2.31% 0.00% 2.31% 0.00% 0.34% 0.09% 0.43% 0.09% 0.43% 0.00% 3.84% 0.12% 3.96% 0.16% 11.91% 1.42% 13.49% 0.00% 0.48% 0.15% 0.62% 0.00% 0.21% 0.09% 0.21% 0.21% 0.21% 0.21% 0.21% 0.21%
	NSW - Inner city NSW - Non metro Total NSW ACT - Inner city ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Inner city QLD - Non metro Total SA QLD - Inner city QLD - Non metro Total ACT TAS - Inner city TAS - Non metro Total QLD TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total INS VIC - Inner city VIC - Non metro Total INF VIC - Non metro Total INF VIC - Non metro Total INF VIC - Non metro Total INF VIC - Inner city VIC - Non metro Total INF VIC - Non metro	0.06% 36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 0.46% 0.09% 0.27% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% 9.42% 0.36% 84.58% 15.07%	$\begin{array}{c} 0.00\% \\ 41.85\% \\ 3.15\% \\ 45.00\% \\ \end{array}$
	NSW - Inner city NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Inner city QLD - Inner city QLD - Inner city QLD - Metro Total ZA QLD - Inner city QLD - Nom metro Total QLD TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC VIC - Inner city VIC - Non metro Total VIC VIC - Inner city VIC - Inner city VIC - Non metro Total VIC VIC - Non Metro Secured by Term Deposit	0.06% 36.8% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% 9.42% 0.36% 84.58% 15.07% 0.00%	0.00% 41.85% 3.15% 45.00% 0.00% 2.31% 0.00% 2.31% 0.00% 0.34% 0.09% 0.43% 0.00% 3.84% 0.12% 3.96% 0.16% 11.91% 1.42% 13.49% 0.00% 22.89% 0.09% 22.89% 0.93% 23.82% 0.00% 22.89% 0.93% 23.82% 0.04% 0.15% 0.21% 93.72% 0.21% 93.72% 0.07% 0.07% 0.07%

ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	Total
Feb-23	0.10%	0.20%	0.15%	0.44%
Mar-23	0.48%	0.00%	0.32%	0.81%
Apr-23	0.38%	0.13%	0.34%	0.85%
May-23	0.03%	0.12%	0.51%	0.66%
Jun-23	0.56%	0.00%	0.48%	1.04%
Jul-23	0.14%	0.31%	0.49%	0.94%
Aug-23	0.22%	0.21%	0.60%	1.03%
Sep-23	0.59%	0.22%	0.50%	1.31%
Oct-23	0.60%	0.00%	0.47%	1.07%
Nov-23	0.00%	0.07%	0.30%	0.37%
Dec-23	0.16%	0.07%	0.30%	0.53%
Jan-24	0.22%	0.14%	0.38%	0.74%
MORTGAGE SAFETY NET (Includes COV-19)	No of Accounts	Amount (\$)		
Feb-23	1	554,130		
Mar-23	5	1,782,163		
Apr-23	5	1,785,490		
May-23	5	1,460,532		
Jun-23	4	1,348,731		
Jul-23	9	1,711,757		
Aug-23	9	1,715,300		
Sep-23	3	921,721		
Oct-23	1	230,802		
Nov-23	-	-		
Dec-23	2	209,909		
Jan-24	4	1,004,454		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Feb-23	No of Accounts	<u>Amount (2)</u>		
Mar-23		-		
Apr-23		-		
May-23		-		
Jun-23		-		
Jul-23		-		
Aug-23	-	-		
Sep-23		-		
Oct-23		-		
Nov-23		-		
Dec-23	-	-		
Jan-24		-		
PRINCIPAL LOSS	Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss
2020 2021	-	-	-	-
2021	-	-	-	-
2023	-			-

EXCESS SPREAD	Excess Spread (A\$)	Excess Spread % p.a	Opening Bond Balance
Feb-23	354,905.28	1.06%	\$ 401,425,784
Mar-23	33,814.41	0.10%	\$ 391,048,155
Apr-23	75,046.22	0.24%	\$ 381,087,140
May-23	339,064.15	1.10%	\$ 370,157,810
Jun-23	239,303.08	0.80%	\$ 360,280,391
Jul-23	151,698.08	0.53%	\$ 346,687,511
Aug-23	216,628.63	0.77%	\$ 338,469,290
Sep-23	31,592.05	0.12%	\$ 328,580,097
Oct-23	287,265.17	1.09%	\$ 316,019,694
Nov-23	196,947.52	0.76%	\$ 309,260,369
Dec-23	-	0.00%	\$ 303,859,236
Jan-24	273,851.06	1.10%	\$ 298,429,954
Total	2,200,115.65		
ANNUALISED CPR	CPR % p.a		
Feb-23	24.20%		
Mar-23	23.89%		
Apr-23	26.91%		
May-23	25.05%		
Jun-23	34.69%		
Jul-23	22.38%		
Aug-23	27.45%		
Sep-23	35.11%		
Oct-23	20.08%		
Nov-23	16.14%		
Dec-23	16.68%		
Jan-24	16.34%		

PECEDUCO		_	
RESERVES	Available	Drawn	
Principal Draw	2,491,945.30	-	
Liquidity Reserve Account			
Income Reserve	150,000.00	-	
SUPPORTING RATINGS			
Role	<u>Party</u>	<u>Current Rating S&P /</u> Moodys	<u>Rating Trigger S&P</u> /Moodys
Fixed Rate Swap Provider	AMP Bank Limited	BBB/Baa2	BBB /A3(cr)
Standby Swap Provider	NAB	AA-/Aa3	BBB /A3(cr)
Liquidity Reserve Account Holder	MUFG Bank, Ltd	A, A-1/ P-1	A- / P-1
Bank Account Provider	Westpac	A-1+ / P-1	A- / 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 2023-1 Trust		
	Progress 2023-2 Trust		
	Progress Warehouse Trust	No .1	
Back-Up Servicer:	Perpetual Trustee (Cold)		