PROGRESS 2016-1 TRUST

Monday, 23 March 2020

Transaction Name: Trustee:	Progress 2016-1 Trust Perpetual Trustee Company Limited
Security Trustee:	P.T. Limited
Originator:	AMP Bank Limited
Servicer & Custodian:	AMP Bank Limited
Issue Date:	Tuesday, 27th September 2016
Maturity Date:	Friday, 21th February 2048
Payment Date:	The 21st day of each month
Business Day for Payments:	Sydney & Melbourne
Determination Date & Ex-Interest Date:	Three Business Days before each Payment Date.

Class A Notes Class AB Notes Class B Notes Class C Notes		Base 1 M BBSW 1 M BBSW 1 M BBSW 1 M BBSW	Margin 123bps 180bps 220bps 315bps	Interest Calculation Actual/365 Actual/365 Actual/365 Actual/365			
Class D Notes		1 M BBSW	595bps	Actual/365			
			Current Invested			Current	
	Currency	Initial Stated Amount	Amount	Current Stated Amount	Percentages at Issue	Percentages	Rating S&P/Moodys
esv	A\$	690,000,000.00	248,023,535.14	248,023,535.14	92.00%	83.91%	AAA / Aaa
Class AB Notes	А\$	37,950,000.00	30,080,691.72	30,080,691.72	5.06%	10.18%	AAA /n.r
Class B Notes	A\$	12,900,000.00	10,225,057.27	10,225,057.27	1.72%	3.46%	AA+/n.r.
Class C Notes	A\$	8,100,000.00	6,420,384.79	6,420,384.79	1.08%	2.17%	A+ Watch Neg/n.r.
Class D Notes	A\$	1,050,000.00	832,272.10	832,272.10	0.14%	0.28%	n.r/n.r.
TOTAL		750,000,000.00	295,581,941.02	295,581,941.02	100.00%	100.00%	

Current Payment Date:

Monday, 23 March 2020 Pre Payment

	Date Bond Factors	Coupon Rate	Coupon Rate Reset Date	Initial Issued Notes (No.)	Interest Payment (per security)	Principal Payment (per security)	Post Payment Date Bond Factors
Class A Notes	0.3650	2.0350%	23-Mar-20	690,000	0.63	5.59	0.3595
Class AB Notes	0.8050	2.6050%	23-Mar-20	37,950	1.78	12.33	0.7926
Class B Notes	0.8050	3.0050%	23-Mar-20	12,900	2.05	12.33	0.7926
Class C Notes	0.8050	3.9550%	23-Mar-20	8,100	2.70	12.33	0.7926
Class D Notes	0.8050	6.7550%	23-Mar-20	1,050	4.62	12.33	0.7926
TOTAL				750,000	11.79	54.93	

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Feb - 20</u>
Total pool size:	\$742,931,233.00	\$293,069,494.52
Total Number Of Loans (UnConsolidated):	3582	1639
Total number of loans (consolidating split loans):	2345	1116
Average loan Size:	\$316,815.00	\$262,607.07
Maximum loan size:	\$993,677.00	\$944,959.64
Total property value:	\$1,305,952,265.00	\$639,924,578.16
Number of Properties:	2501	1183
Average property value:	\$522,172.00	\$540,933.71
Average current LVR:	60.44%	50.26%
Average Term to Maturity (months):	316	268.02
Maximum Remaining Term to Maturity (months):	358	316.11
Weighted Average Seasoning (months):	34	74.36
Weighted Average Current LVR:	65.15%	59.50%
Weighted Average Term to Maturity (months):	309	276.38
% of pool with loans > \$500,000:	25.14%	19.01%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	92.83%	121.94%
% Fixed Rate Loans(Value):	24.55%	6.49%
% Interst Only loans (Value):	33.60%	13.16%
Weighted Average Mortgage Interest:	4.42%	3.80%
Investment Loans:	23.83%	24.89%
Note: Loan purpose determines investment lending classification from 01/03/2019		
Outstanding Balance Distribution	<u>\$ % at Issue</u>	<u>Feb - 20</u>
≤\$0	0.00%	-0.10%
> \$0 and ≤ \$100,000	1.34%	2.87%
> \$100,000 and ≤ \$150,000	2.94%	4.03%
> \$150,000 and ≤ \$200,000	5.33%	7.45%
> \$200,000 and ≤ \$250,000	10.00%	12.31%
> \$250,000 and ≤ \$300,000	13.60%	13.52%
> \$300,000 and ≤ \$350,000	12.28%	12.78%
> \$350,000 and ≤ \$400,000	11.54%	11.56%
> \$400,000 and ≤ \$450,000	10.31%	9.66%
> \$450,000 and ≤ \$500,000	7.52%	6.92%
> \$500,000 and ≤ \$550,000	6.23%	4.47%
> \$550,000 and ≤ \$600,000	4.36%	2.36%
> \$600,000 and ≤ \$650,000	3.43%	1.73%
> \$650,000 and ≤ \$700,000	2.64%	1.87%
> \$700,000 and ≤ \$750,000	1.84%	2.01%
> \$750,000 and ≤ \$800,000	1.57%	2.38%
> \$800,000 and ≤ \$850,000	2.20%	1.98%
> \$850,000 and ≤ \$900,000	0.59%	0.30%
> \$900,000 and ≤ \$950,000	1.49%	1.91%
> \$950,000 and ≤ \$1,000,000	0.79%	0.00%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution		\$ % at Issue		<u>Feb - 20</u>	
≤ 0%		0.00%		-0.10%	
> 0% and ≤ 25% > 25% and ≤ 30%		8.74% 2.64%		5.75% 2.46%	
> 30% and ≤ 35%		3.20%		2.56%	
> 35% and ≤ 40%		3.67%		4.34%	
> 40% and \leq 45%		4.05%		6.02%	
> 45% and ≤ 50%		4.86%		4.71%	
> 50% and ≤ 55%		5.42%		9.47%	
> 55% and ≤ 60%		6.18%		8.63%	
> 60% and \leq 65%		8.14%		10.48%	
> 65% and ≤ 70%		9.64%		11.31%	
> 70% and ≤ 75%		15.18%		14.90%	
> 75% and ≤ 80%		16.89%		12.06%	
> 80% and ≤ 85%		4.65%		4.95%	
> 85% and ≤ 90% > 90% and ≤ 95%		5.88% 0.85%		1.26% 0.92%	
> 95% and ≤ 100%		0.00%		0.00%	
> 100%		0.00%		0.26%	
Total		100.00%		100.00%	
Mortgage Insurance		\$ % at Issue		<u>Feb - 20</u>	
Genworth		13.86%		14.71%	
QBE		86.14%		84.93%	
Uninsured		0.00%		0.36%	
Total		100.00%		100.00%	
Seasoning Analysis		\$ % at Issue		<u>Feb - 20</u>	
> 0 mths and \leq 3 mths		0.33%		0.00%	
> 3 mths and \leq 6 mths		1.25%		0.00%	
> 6 mths and \leq 9 mths		0.75%		0.00%	
> 9 mths and ≤ 12 mths		0.66%		0.00%	
> 12 mths and ≤ 15 mths		5.71%		0.00%	
> 15 mths and \leq 18 mths		10.39%		0.00%	
> 18 mths and \leq 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%		2.04%	
> 48 mths and \leq 60 mths		5.64%		19.18%	
$> 60 \text{ mths and } \le 72 \text{ mths}$		2.74%		28.82%	
> 72 mths and \leq 84 mths		1.60%		33.60%	
> 84 mths and \leq 96 mths		2.08%		7.48%	
> 96 mths and ≤ 108 mths> 108 mths and ≤ 120 mths		1.05%		3.18%	
> 120 mths		0.40% 1.06%		1.60% 4.08%	
Total		100.00%		100.00%	
Geographic Distribution		\$ % at Issue		<u>Feb - 20</u>	
ACT - Metro		1.71%		1.29%	
Total ACT		1.71%		1.29%	
NSW - Inner city		0.18%		0.40%	
NSW - Metro		29.70%		26.83%	
NSW - Metro NSW - Non metro		29.70% 10.39%		26.83% 8.82%	
NSW - Metro		29.70%		26.83%	
NSW - Metro NSW - Non metro Total NSW		29.70% 10.39% 40.27%		26.83% 8.82% 36.05%	
NSW - Metro NSW - Non metro Total NSW NT - Metro		29.70% 10.39% 40.27% 0.28%		26.83% 8.82% 36.05% 0.50%	
NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro		29.70% 10.39% 40.27% 0.28% 0.15%		26.83% 8.82% 36.05% 0.50% 0.15%	
NSW - Metro NSW - Non metro Total NSW NT - Metro		29.70% 10.39% 40.27% 0.28%		26.83% 8.82% 36.05% 0.50%	
NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro		29.70% 10.39% 40.27% 0.28% 0.15%		26.83% 8.82% 36.05% 0.50% 0.15%	
NSW - Metro NSW - Non metro Total NSW NT - Non metro Total NT QLD - Inner city QLD - Metro		29.70% 10.33% 40.27% 0.15% 0.43% 0.05% 8.49%		26.83% 8.82% 36.05% 0.15% 0.64% 0.12% 9.03%	
NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro		29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85%		26.83% 8.82% 36.05% 0.50% 0.15% 0.64% 0.12% 9.03% 6.65%	
NSW - Metro NSW - Non metro Total NSW NT - Non metro Total NT QLD - Inner city QLD - Metro		29.70% 10.33% 40.27% 0.15% 0.43% 0.05% 8.49%		26.83% 8.82% 36.05% 0.15% 0.64% 0.12% 9.03%	
NSW - Metro NSW - Non metro Total NSW NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD		29.70% 10.33% 40.27% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39%		26.83% 8.82% 36.05% 0.15% 0.64% 0.12% 9.03% 6.65% 15.80%	
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		29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07%		26.83% 8.82% 36.05% 0.50% 0.15% 0.64% 0.12% 9.03% 6.65% 15.80% 0.00%	
NSW - Metro NSW - Non metro Total NSW NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city		29.70% 10.39% 40.27% 0.15% 0.43% 0.05% 8.49% 14.33% 0.07% 6.19%		26.83% 8.82% 36.05% 0.15% 0.64% 0.12% 9.03% 6.65% 15.80% 0.00% 5.89%	
NSW - Metro NSW - Non metro Total NSW NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro		29.70% 10.39% 40.27% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62%		26.83% 8.82% 36.05% 0.15% 0.64% 0.12% 9.03% 6.65% 15.80% 0.00% 5.89% 0.71%	
NSW - Metro NSW - Non metro Total NSW NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city		29.70% 10.39% 40.27% 0.15% 0.43% 0.05% 8.49% 14.33% 0.07% 6.19%		26.83% 8.82% 36.05% 0.15% 0.64% 0.12% 9.03% 6.65% 15.80% 0.00% 5.89%	
NSW - Metro NSW - Non metro Total NSW 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		$\begin{array}{c} 29.70\%\\ 10.39\%\\ 40.27\%\\ 0.15\%\\ 0.43\%\\ 0.05\%\\ 8.49\%\\ 5.85\%\\ 14.39\%\\ 0.07\%\\ 6.19\%\\ 0.62\%\\ 6.88\%\\ \end{array}$		26.83% 8.82% 36.05% 0.15% 0.64% 0.12% 9.03% 6.65% 15.80% 0.00% 5.89% 0.71% 6.59%	
NSW - Metro NSW - Non metro Total NSW NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro		29.70% 10.39% 40.27% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62%		26.83% 8.82% 36.05% 0.15% 0.64% 0.12% 9.03% 6.65% 15.80% 0.00% 5.89% 0.71%	
NSW - Metro NSW - Non metro Total NSW NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Morn metro Total SA TAS - Inner city		29.70% 10.39% 40.27% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88%		26.83% 8.82% 36.05% 0.15% 0.64% 0.12% 9.03% 6.65% 15.80% 0.00% 5.89% 0.71% 6.59% 0.16%	
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 Total SA		29.70% 10.39% 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%		26.83% 8.82% 36.05% 0.15% 0.64% 0.12% 9.03% 6.65% 15.80% 0.00% 5.89% 0.71% 6.59% 0.16% 0.49%	
NSW - Metro NSW - Non metro Total NSW NT - Non 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 - Metro TAS - Metro		29.70% 10.39% 40.27% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.67% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45%		26.83% 8.82% 36.05% 0.15% 0.64% 0.12% 9.03% 6.65% 15.80% 0.00% 5.89% 0.71% 6.59% 0.16% 0.49% 0.38%	
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NSW - Metro NSW - Non metro Total NSW NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro		29.70% 10.39% 40.27% 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%		26.83% 8.82% 36.05% 0.15% 0.64% 0.12% 9.03% 6.65% 15.80% 0.00% 5.89% 0.71% 6.59% 0.71% 6.59% 0.16% 0.49% 0.38% 1.04% 0.27% 14.84% 2.38% 17.49% 0.39% 19.17%	
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NSW - Metro NSW - Non metro Total NSW NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro Total TAS VIC - Inner city VIC - Inner city VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro VIA - Inner city WA - Non metro Total WA		$\begin{array}{c} 29.70\%\\ 10.39\%\\ 40.27\%\\ 0.28\%\\ 0.15\%\\ 0.43\%\\ 0.05\%\\ 8.49\%\\ 5.85\%\\ 14.39\%\\ 0.07\%\\ 6.19\%\\ 0.62\%\\ 6.88\%\\ 0.07\%\\ 0.53\%\\ 0.45\%\\ 1.05\%\\ 0.36\%\\ 17.39\%\\ 2.52\%\\ 20.26\%\\ 0.23\%\\ 13.71\%\\ 1.08\%\\ 15.01\%\\ 0.95\%\\ \end{array}$		26.83% 8.82% 36.05% 0.15% 0.64% 0.12% 9.03% 6.65% 15.80% 0.00% 5.89% 0.71% 6.59% 0.71% 6.59% 0.16% 0.49% 0.38% 1.04% 0.27% 14.84% 2.38% 17.49% 0.39% 19.17% 1.54% 21.10%	
NSW - Metro NSW - Non metro Total NSW NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro VIC - Non metro Total VIC WA - Inner city WA - Not metro Total Inner City Total Non Metro		$\begin{array}{c} 29.70\%\\ 10.39\%\\ 40.27\%\\ 0.28\%\\ 0.15\%\\ 0.43\%\\ 0.05\%\\ 8.49\%\\ 5.85\%\\ 14.39\%\\ 0.07\%\\ 6.19\%\\ 0.62\%\\ 6.88\%\\ 0.07\%\\ 0.53\%\\ 0.45\%\\ 1.05\%\\ 0.36\%\\ 17.39\%\\ 2.52\%\\ 20.26\%\\ 0.23\%\\ 13.71\%\\ 1.08\%\\ 15.01\%\\ 0.95\%\\ 78.00\%\\ 21.05\%\\ 0.00\%\\ \end{array}$		26.83% 8.82% 36.05% 0.15% 0.64% 0.12% 9.03% 6.65% 15.80% 0.00% 5.89% 0.71% 6.59% 0.71% 6.59% 0.16% 0.49% 0.38% 1.04% 0.27% 14.84% 2.38% 17.49% 0.39% 19.17% 1.54% 21.10%	
NSW - Metro NSW - Non metro Total NSW NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total INER Total Inner City Total Inner City		29.70% 10.39% 40.27% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.67% 6.19% 0.62% 6.88% 0.07% 6.88% 0.62% 6.88% 0.65% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01%		26.83% 8.82% 36.05% 0.15% 0.64% 0.12% 9.03% 6.65% 15.80% 0.00% 5.89% 0.71% 6.59% 0.16% 0.49% 0.38% 1.04% 0.27% 14.84% 2.38% 17.49% 0.39% 19.17% 1.54% 21.10%	
NSW - Metro NSW - Non metro Total NSW NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total INER Total Inner City Total Metro		29.70% 10.39% 40.27% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 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% 0.00%		26.83% 8.82% 36.05% 0.15% 0.64% 0.12% 9.03% 6.65% 15.80% 0.00% 5.89% 0.71% 6.59% 0.16% 0.49% 0.38% 1.04% 0.27% 14.84% 2.38% 17.49% 0.39% 19.17% 1.54% 21.10% 1.33% 78.04% 20.63% 0.00%	
NSW - Metro NSW - Non metro Total NSW NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro Total INE Total Inner City WA - Non metro Total INE Total Inner City Total Inner City Total Inner City Total Inner City Total Inner City Total Metro Total Non Metro Secured by Term Deposit Total ARREARS \$ % (scheduled balance basis)	31-60	29.70% 10.39% 40.27% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.62% 6.88% 0.07% 0.53% 1.05% 0.36% 17.39% 2.52% 20.26% 0.36% 13.71% 1.08% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05% 78.00% 79.00% 79.00% 70.00% 70.00% 70.00% 70.00% 70.00% 70.00% 70.00% 70.00% 70.00% 70.00% 70.00% 70.00% 70.00% 70.00% 70.00% 70.	90+ 90+	26.83% 8.82% 36.05% 0.15% 0.64% 0.12% 9.03% 6.65% 15.80% 0.00% 5.89% 0.71% 6.59% 0.71% 6.59% 0.71% 6.59% 0.16% 0.49% 0.38% 1.04% 0.27% 14.84% 2.38% 17.49% 0.39% 19.17% 1.54% 21.10% 1.33% 78.04% 20.63% 0.00% 100.00%	
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NSW - Metro NSW - Non metro Total NSW NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Netro Total WA Total Inner City WA - Metro Total Metro Total Metro Total Metro Total Metro Total Metro Total Metro Total Metro Total Metro Total Non Metro Secured by Term Deposit Total Mar-19 Apr-19 May-19	0.31% 0.35% 0.37%	29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 5.85% 14.39% 0.07% 0.62% 6.88% 0.07% 0.53% 0.07% 0.53% 0.07% 0.53% 20.26% 0.36% 17.39% 2.52% 20.26% 0.36% 17.39% 2.52% 20.26% 0.36% 17.39% 2.52% 20.26% 0.36% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05% 0.00%	0.09% 0.18% 0.30%	26.83% 8.82% 36.05% 0.15% 0.64% 0.12% 9.03% 6.65% 15.80% 0.00% 5.89% 0.71% 6.59% 0.71% 6.59% 0.71% 6.59% 0.16% 0.49% 0.38% 1.04% 0.27% 14.84% 2.38% 17.49% 0.33% 19.17% 1.54% 21.10% 1.33% 78.04% 20.63% 0.00% 100.00%	
NSW - Metro NSW - Non metro Total NSW 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 - Metro TAS - Metro TAS - Metro TAS - Metro TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Non metro Total VIC WA - Inner city WA - Non metro Total VIC Total Metro Total Inner City Total Metro Total Non Metro Secured by Term Deposit Total ARREARS \$% (scheduled balance basis) Mar-19 May-19 May-19	0.31% 0.35% 0.37% 0.21%	29.70% 10.39% 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% 0.63% 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% 0.00% 0.00% 0.00%	0.09% 0.18% 0.30% 0.21%	26.83% 8.82% 36.05% 0.15% 0.64% 0.12% 9.03% 6.65% 15.80% 0.00% 5.89% 0.71% 6.59% 0.16% 0.49% 0.38% 1.04% 0.27% 14.84% 2.33% 17.49% 0.39% 19.17% 1.54% 21.10% 1.33% 7.8.04% 20.63% 0.00% 100.00%	
NSW - Metro NSW - Non metro Total NSW NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total TAS VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total Inner City Total Metro Secured by Term Deposit Total ARREARS 5 % (scheduled balance basis) Mar-19 Apr-19 May-19 Jun-19 Jun-19	0.31% 0.35% 0.37% 0.21% 0.05%	29.70% 10.39% 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% 0.00% 0.00% 0.24% 0.00% 0.06%	0.09% 0.18% 0.30% 0.21% 0.19%	26.83% 8.82% 36.05% 0.15% 0.64% 0.12% 9.03% 6.65% 15.80% 0.00% 5.89% 0.71% 6.59% 0.16% 0.49% 0.38% 1.04% 0.27% 14.84% 2.38% 17.49% 0.39% 19.17% 1.54% 21.10% 1.53% 21.10% 1.54% 21.10% 1.53% 0.00% 100.00%	
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NSW - Metro NSW - Non metro Total NSW NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - 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 VIC WA - Inner city WA - Inner city WA - Non metro Total VIC WA - Inner city WA - Non metro Total VIC Total Metro Total Non Metro Secured by Term Deposit Total ARREARS \$ % (scheduled balance basis) Mar-19 Jun-19 Jul-19 Aug-19 Sep-19	0.31% 0.35% 0.37% 0.21% 0.05% 0.05% 0.32%	29.70% 10.39% 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% 6.19% 0.62% 6.88% 0.07% 6.19% 0.62% 0.33% 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% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.05%	0.09% 0.18% 0.30% 0.21% 0.19% 0.06% 0.14%	26.83% 8.82% 36.05% 0.50% 0.15% 0.64% 0.12% 9.03% 6.65% 15.80% 0.00% 5.89% 0.71% 6.59% 0.16% 0.49% 0.49% 0.49% 0.49% 0.49% 0.48% 0.27% 14.84% 2.33% 17.49% 0.39% 19.17% 1.54% 21.10% 1.33% 78.04% 20.63% 0.00% Total 0.48% 0.77% 0.66% 0.43% 0.30% 0.38% 0.22%	
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NSW - Metro NSW - Non metro Total NSW NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro VIC - Metro VIC - Metro VIC - Metro VIC - Metro Total ITAS VIC - Metro Total INC WA - Inner city WA - Inner city WA - Non metro Total VIC WA - Non metro Total INC ARREARS \$% (scheduled balance basis) Mar-19 Jun-19 Jul-19 Aug-19 Sec-19 Nov-19 Dec-19	0.31% 0.35% 0.21% 0.05% 0.03% 0.03% 0.20% 0.13% 0.24%	29.70% 10.39% 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% 0.43% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05% 0.00% 0.00% 0.06% 0.00% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.00% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.00% 0.05% 0.05% 0.05% 0.05% 0.00% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.00% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.00% 0.05% 0.00% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.00% 0.05% 0.00% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.00% 0.05% 0.00% 0.00% 0.05% 0.00% 0.05% 0.00%	0.09% 0.18% 0.30% 0.21% 0.05% 0.14% 0.15% 0.07% 0.28%	26.83% 8.82% 36.05% 0.50% 0.15% 0.64% 0.12% 9.03% 6.65% 15.80% 0.00% 5.89% 0.71% 6.59% 0.16% 0.49% 0.38% 1.04% 0.27% 14.84% 2.38% 17.49% 0.39% 19.17% 1.54% 21.10% 1.33% 78.04% 20.63% 0.00% 100.00%	
NSW - Metro NSW - Non metro Total NSW 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 - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total TAS VIC - Inner city WA - Metro WA - Inner city WA - Metro WA - Non metro Total WA Total Inner City WA - Non metro Total Metro Secured by Term Deposit Total ARREARS 5 % (scheduled balance basis) Mar-19 Apr-19 May-19 Jun-19 Jun-19 Nov-19 Dec-19 Nov-19	0.31% 0.35% 0.27% 0.05% 0.32% 0.03% 0.20% 0.13% 0.24% 0.52%	29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 0.62% 6.88% 0.07% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.36% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05% 0.00% 0.00% 0.06% 0.00% 0.05% 0.21% 0.05% 0.21% 0.05% 0.21% 0.05% 0.21% 0.00% 0.05% 0.21% 0.00% 0.05% 0.21% 0.00% 0.05% 0.21% 0.00% 0.00% 0.00% 0.00% 0.00% 0.05% 0.21% 0.00% 0.00% 0.00% 0.05% 0.21% 0.00% 0.05% 0.21% 0.00% 0.05% 0.21% 0.00% 0.05% 0.21% 0.00% 0.05% 0.00% 0.05% 0.21% 0.05% 0.00% 0.05% 0.00% 0.05% 0.00% 0.00% 0.00% 0.00% 0.05% 0.00% 0.00% 0.00% 0.05% 0.00%	0.09% 0.18% 0.30% 0.21% 0.19% 0.06% 0.14% 0.15% 0.07% 0.28% 0.29%	26.83% 8.82% 36.05% 0.15% 0.64% 0.12% 9.03% 6.65% 15.80% 0.00% 5.89% 0.71% 6.59% 0.71% 6.59% 0.16% 0.49% 0.33% 1.04% 0.27% 14.84% 2.38% 17.49% 0.39% 19.17% 1.54% 21.10% 1.33% 78.04% 20.63% 0.00% 100.00%	
NSW - Metro NSW - Non metro Total NSW NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro VIC - Metro VIC - Metro VIC - Metro VIC - Metro VIC - Metro Total INE XA - Non metro Total VIC WA - Inner city WA - Non metro Total VIC WA - Non metro Total Inner City Total Inner City Total Inner City Total Inner City Total MA ARREARS \$% (scheduled balance basis) Mar-19 Apr-19 May-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19	0.31% 0.35% 0.21% 0.05% 0.03% 0.03% 0.20% 0.13% 0.24%	29.70% 10.39% 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% 0.43% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05% 0.00% 0.00% 0.06% 0.00% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.00% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.00% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.00% 0.05% 0.00% 0.05% 0.00%	0.09% 0.18% 0.30% 0.21% 0.05% 0.14% 0.15% 0.07% 0.28%	26.83% 8.82% 36.05% 0.50% 0.15% 0.64% 0.12% 9.03% 6.65% 15.80% 0.00% 5.89% 0.71% 6.59% 0.16% 0.49% 0.38% 1.04% 0.27% 14.84% 2.38% 17.49% 0.39% 19.17% 1.54% 21.10% 1.33% 78.04% 20.63% 0.00% 100.00%	

MORTGAGE SAFETY NET	No of Accounts	Amount (\$)
Mar-19	4	1,189,299
Apr-19	4	1,000,663
May-19	2	651,683
Jun-19	4	1,006,194
Jul-19	2	355,869
Aug-19	3	560,063
Sep-19	4	1,029,467
Oct-19	3	823,096
Nov-19	3	822,974
Dec-19	3	822,811
Jan-20	7	1,423,884
Feb-20	7	1,677,535
	,	2,077,000
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)
Mar-19	-	
Apr-19	-	
May-19	-	-
Jun-19	-	-
Jul-19	-	-
Aug-19	-	-
Sep-19	-	
Oct-19	-	
Nov-19	-	-
Dec-19	-	-
Jan-20	-	
Feb-20	-	-

PRINCIPAL LOSS	Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss
2018 Fotal	109,558	109,558	100,083	9,475
otal	109,558	109,558	100,083	9,475
EXCESS SPREAD	Excess Spread (A\$)	Excess Spread % p.a	Opening Bond Balance	
Mar-19		0.00%	\$ 378,782,355	
Apr-19	266,059.91	0.86%		
May-19	143,825.28	0.47%		
Jun-19	95,988.94	0.33%		
Jul-19	308,361.91	1.07%		
Aug-19	95,857.30	0.34%		
Sep-19	254,814.75	0.92%		
Oct-19	111,567.78	0.41%		
Nov-19	80,793.62	0.30%		
Dec-19	213,338.98	0.81%		
lan-20	146,577.81	0.57%		
Feb-20	72,331.45	0.29%		
otal	6,037,621.06			
ANNUALISED CPR	<u>CPR % p.a</u>			
Mar-19	15.76%			
Apr-19	24.76%			
ла	24.95%			
un-19	24.35%			
ul-19	17.34%			
Aug-19	19.71%			
Sep-19	20.12%			
Oct-19	13.58%			
Nov-19	22.95%			
Dec-19	22.11%			
an-20	22.27%			
eb-20	14.93%			
RESERVES	Available	Drawn		
Principal Draw	Available	-		
iquidity Reserve Account	2,512,446.50			
ncome Reserve	150,000.00			
UPPORTING RATINGS				
Role	Party	Current Rating S&P /	Rating Trigger S&P	
		Moodys	/Moodys	
ixed Rate Swap Provider	AMP Bank Limited	BBB+ / 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	
ank Account Provider	Westpac	A-1+ / P-1	below A-2 / P-1	
ERVICER				
ervicer:	AMP Bank Limited			
Servicer Ranking or Rating:	A / A2			
ervicer Rating:	N/A			
ervicer Experience:	Progress 2005-2 Trust			
	Progress 2006-1 Trust Progress 2007-1G Trust			
	Progress 2007-16 Trust Progress 2008-1R Trust			
	Progress 2008-1R Trust Progress 2009-1 Trust			
	Progress 2009-1 Trust Progress 2010-1 Trust			
	Progress 2010-1 Trust Progress 2011-1 Trust			
	Progress 2011-1 Trust			
	Progress 2012-1 Trust			
	Progress 2012-2 Trust			
	Progress 2013-1 Trust			
	Progress 2014-2 Trust			
	Progress 2016-1 Trust			
	Progress 2017-1 Trust			
	Progress 2017-2 Trust			

Progress 2017-2 Trust Progress Warehouse Trust No .1 Perpetual Trustee (Cold)

Back-Up Servicer: