## **PROGRESS 2018-1 TRUST**

Friday, 11 March 2022

**Transaction Name:** Progress 2018-1 Trust

**Trustee:** Perpetual Trustee Company Limited

Security Trustee:P.T. LimitedOriginator:AMP Bank LimitedServicer & Custodian:AMP Bank LimitedIssue Date:Thursday, 28th June 2018Maturity Date:Friday, 11th June 2049Payment Date:11th day of each monthBusiness Day for Payments:Sydney & Melbourne

**Determination Date & Ex-Interest Date:**3 Business Days before each Payment Date.

|                | <u>Base</u> | <u>Margin</u> | Interest Calculation |
|----------------|-------------|---------------|----------------------|
| Class A Notes  | 1 M BBSW    | 112bps        | Actual/365           |
| Class AB Notes | 1 M BBSW    | 160bps        | Actual/365           |
| Class B Notes  | 1 M BBSW    | 180bps        | Actual/365           |
| Class C Notes  | 1 M BBSW    | 260bps        | Actual/365           |
| Class D Notes  | 1 M BBSW    | 580bps        | Actual/365           |

|                |          |                       | Current Invested |                              |                      | Current     |                   |
|----------------|----------|-----------------------|------------------|------------------------------|----------------------|-------------|-------------------|
|                | Currency | Initial Stated Amount | Amount           | <b>Current Stated Amount</b> | Percentages at Issue | Percentages | Rating S&P/Moodys |
| Class A Notes  | A\$      | 920,000,000.00        | 292,379,449.06   | 292,379,449.06               | 92.00%               | 83.72%      | AAA / Aaa         |
| Class AB Notes | A\$      | 54,500,000.00         | 38,742,276.80    | 38,742,276.80                | 5.45%                | 11.09%      | AAA /n.r          |
| Class B Notes  | A\$      | 15,000,000.00         | 10,663,011.97    | 10,663,011.97                | 1.50%                | 3.05%       | AA+/n.r.          |
| Class C Notes  | A\$      | 9,300,000.00          | 6,611,067.42     | 6,611,067.42                 | 0.93%                | 1.89%       | A/n.r.            |
| Class D Notes  | A\$      | 1,200,000.00          | 853,040.79       | 853,040.79                   | 0.12%                | 0.24%       | n.r/n.r.          |
| TOTAL          |          | 1.000.000.000.00      | 349.248.846.04   | 349.248.846.04               | 100.00%              | 100.00%     |                   |

| Current Payment Date: | Fi                                  | riday, 11 March 2022 |                        |                               |                                 |                                     |                                   |
|-----------------------|-------------------------------------|----------------------|------------------------|-------------------------------|---------------------------------|-------------------------------------|-----------------------------------|
|                       | Pre Payment<br>Date Bond<br>Factors | Coupon Rate          | Coupon Rate Reset Date | Initial Issued Notes<br>(No.) | Interest Payment (per security) | Principal Payment<br>(per security) | Post Payment Date Bond<br>Factors |
| Class A Notes         | 0.3251                              | 1.1350%              | 11-Mar-22              | 920,000                       | 0.28                            | 7.31                                | 0.3178                            |
| Class AB Notes        | 0.7272                              | 1.6150%              | 11-Mar-22              | 54,500                        | 0.90                            | 16.36                               | 0.7109                            |
| Class B Notes         | 0.7272                              | 1.8150%              | 11-Mar-22              | 15,000                        | 1.01                            | 16.36                               | 0.7109                            |
| Class C Notes         | 0.7272                              | 2.6150%              | 11-Mar-22              | 9,300                         | 1.46                            | 16.36                               | 0.7109                            |
| Class D Notes         | 0.7272                              | 5.8150%              | 11-Mar-22              | 1,200                         | 3.24                            | 16.36                               | 0.7109                            |
| TOTAL                 |                                     |                      |                        | 1.000.000                     | 6.90                            | 72.74                               | •                                 |

| COLLATERAL INFORMATION  | At Issue        | <u>Feb - 22</u>  |
|---|-----------------|------------------|
| Total pool size:  | \$991,478,765   | \$346,280,231.09 |
| Total Number Of Loans (UnConsolidated):   | 3631            | 1592             |
| Total number of loans (consolidating split loans):                              | 2780            | 1208             |
| Average loan Size:  | \$356,647       | \$286,655.82     |
| Maximum loan size:  | \$1,000,000     | \$971,612.13     |
| Total property value:   | \$1,744,419,733 | \$763,479,586.72 |
| Number of Properties:   | 2780            | 1208             |
| Average property value:   | \$627,489       | \$632,019.53     |
| Average current LVR:  | 60.34%          | 48.11%           |
| Average Term to Maturity (months):  | 313.04          | 265.65           |
| Maximum Remaining Term to Maturity (months):                                    | 348.23          | 303.22           |
| Weighted Average Seasoning (months):  | 31.26           | 75.63            |
| Weighted Average Current LVR:   | 65.78%          | 58.90%           |
| Weighted Average Term to Maturity (months):                                     | 321.87          | 278.42           |
| % of pool with loans > \$500,000:   | 36.09%          | 29.30%           |
| % of pool (amount) LoDoc Loans:   | 0.00%           | 0.00%            |
| Maximum Current LVR:  | 94.36%          | 101.16%          |
| % Fixed Rate Loans(Value):  | 5.34%           | 9.15%            |
| % Interst Only loans (Value):   | 30.89%          | 11.61%           |
| Weighted Average Mortgage Interest:   | 4.17%           | 3.00%            |
| Investment Loans:   | 19.36%          | 26.63%           |
| NOTE: Loan purpose determines investment lending classification from 01/03/2019 |                 |                  |
| Outstanding Balance Distribution  | \$ % at Issue   | Feb - 22         |
| <u>≤</u> \$0  | 0.00%           | -0.02%           |
| > \$0 and ≤ \$100,000   | 1.17%           | 2.04%            |
| > \$100,000 and ≤ \$150,000   | 1.81%           | 3.38%            |
| > \$150,000 and ≤ \$200,000   | 4.07%           | 6.21%            |
| > \$200,000 and ≤ \$250,000   | 6.53%           | 8.12%            |
| > \$250,000 and ≤ \$300,000   | 8.97%           | 12.14%           |
| > \$300,000 and ≤ \$350,000   | 11.89%          | 10.93%           |
| > \$350,000 and ≤ \$400,000   | 11.52%          | 10.95%           |
| > \$400,000 and ≤ \$450,000   | 9.49%           | 8.82%            |
| > \$450,000 and ≤ \$500,000   | 8.45%           | 8.13%            |
| > \$500,000 and ≤ \$550,000   | 7.29%           | 6.24%            |
| > \$550,000 and ≤ \$600,000   | 7.31%           | 4.96%            |
| > \$600,000 and ≤ \$650,000   | 4.24%           | 3.80%            |
| > \$650,000 and ≤ \$700,000   | 3.86%           | 4.05%            |
| > \$700,000 and ≤ \$750,000   | 2.85%           | 4.42%            |
| > \$750,000 and ≤ \$800,000   | 3.36%           | 2.01%            |
| > \$800,000 and ≤ \$850,000   | 2.34%           | 1.67%            |
| > \$850,000 and ≤ \$900,000   | 1.59%           | 0.00%            |
| > \$900,000 and ≤ \$950,000   | 1.87%           | 1.60%            |
| > \$950,000 and ≤ \$1,000,000   | 1.38%           | 0.56%            |
| Total   | 100.00%         | 100.00%          |

| Outstanding Balance LVR Distribution   |  |  |
|--|--|--|
| <del>-</del>   | \$ % at Issue  | <u>Feb - 22</u>  |
| ≤ 0%   | 0.00%  | -0.02%   |
| > 0% and ≤ 25%   | 3.19%  | 5.18%  |
| > 25% and ≤ 30%  | 2.14%  | 3.27%  |
| > 30% and ≤ 35%  | 1.82%  | 4.05%  |
| > 35% and ≤ 40%  | 3.26%  | 3.86%  |
| > 40% and ≤ 45%  | 3.65%  | 4.34%  |
| > 45% and ≤ 50%  | 4.12%  | 6.61%  |
| > 50% and ≤ 55%  | 5.08%  | 6.12%  |
| > 55% and ≤ 60%  | 5.33%  | 7.19%  |
| > 60% and ≤ 65%  | 6.76%  | 12.12%   |
| > 65% and ≤ 70%  | 8.88%  | 15.76%   |
| > 70% and ≤ 75%  | 12.17%   | 16.03%   |
| > 75% and ≤ 80%  | 36.59%   | 13.58%   |
| > 80% and ≤ 85%  | 5.80%  | 1.08%  |
| > 85% and ≤ 90%  | 0.93%  | 0.51%  |
|  |  |  |
| > 90% and ≤ 95%  | 0.28%  | 0.10%  |
| > 95% and ≤ 100%   | 0.00%  | 0.00%  |
| > 100%   | 0.00%  | 0.21%  |
| Total  | 100.00%  | 100.00%  |
|  |  |  |
| Mortgage Insurance   | \$ % at Issue  | <u>Feb - 22</u>  |
| Genworth   | 47.25%   | 47.76%   |
| QBE  | 52.75%   | 51.95%   |
| Uninsured  | 0.00%  | 0.29%  |
| Total  | 100.00%  | 100.00%  |
|  |  |  |
| Seasoning Analysis   | \$ % at Issue  | <u>Feb - 22</u>  |
| > 0 mths and ≤ 3 mths  | 0.00%  | 0.00%  |
| > 3 mths and ≤ 6 mths  | 0.00%  | 0.00%  |
| > 6 mths and ≤ 9 mths  | 0.00%  | 0.00%  |
| > 9 mths and ≤ 12 mths   | 0.47%  | 0.00%  |
| > 12 mths and ≤ 15 mths  | 20.16%   | 0.00%  |
| > 12 mtns and ≤ 15 mtns<br>> 15 mths and ≤ 18 mths   | 13.00%   | 0.00%  |
|  | 13.00%<br>8.23%  |  |
| > 18 mths and ≤ 21 mths  |  | 0.00%  |
| > 21 mths and ≤ 24 mths  | 13.95%   | 0.00%  |
| > 24 mths and ≤ 36 mths  | 19.78%   | 0.00%  |
| > 36 mths and ≤ 48 mths  | 7.58%  | 0.00%  |
| > 48 mths and ≤ 60 mths  | 7.74%  | 21.42%   |
| > 60 mths and ≤ 72 mths  | 3.36%  | 42.67%   |
| > 72 mths and ≤ 84 mths  | 1.67%  | 15.06%   |
| > 84 mths and ≤ 96 mths  | 1.06%  | 6.35%  |
| > 96 mths and ≤ 108 mths   | 0.38%  | 7.14%  |
| > 108 mths and ≤ 120 mths  | 0.36%  | 2.83%  |
| > 120 mths   | 2.27%  | 4.53%  |
| Total  | 100.00%  | 100.00%  |
|  |  |  |
|  |  |  |
| Geographic Distribution  | \$ % at Issue  | <u>Feb - 22</u>  |
| ACT - Metro  | 2.03%  | 2.02%  |
|  | 2.03%  | 2.02%  |
| Total ACT  | 2.03%  | 2.02%  |
|  |  | 0.000/   |
| NCM language   | 0.400/   |  |
| NSW - Inner city   | 0.10%  | 0.00%  |
| NSW - Metro  | 33.16%   | 34.20%   |
| NSW - Metro<br>NSW - Non metro   | 33.16%<br>10.04%   | 34.20%<br>9.83%  |
| NSW - Metro  | 33.16%   | 34.20%   |
| NSW - Metro<br>NSW - Non metro   | 33.16%<br>10.04%   | 34.20%<br>9.83%<br>44.03%  |
| NSW - Metro<br>NSW - Non metro   | 33.16%<br>10.04%   | 34.20%<br>9.83%  |
| NSW - Metro<br>NSW - Non metro<br>Total NSW  | 33.16%<br>10.04%<br>43.31%   | 34.20%<br>9.83%<br>44.03%  |
| NSW - Metro NSW - Non metro Total NSW  NT - Metro  | 33.16%<br>10.04%<br>43.31%<br>0.14%  | 34.20%<br>9.83%<br>44.03%  |
| NSW - Metro NSW - Non metro Total NSW  NT - Metro NT - Non metro   | 33.16%<br>10.04%<br>43.31%<br>0.14%<br>0.01%   | 34.20%<br>9.83%<br>44.03%<br>0.17%<br>0.00%  |
| NSW - Metro NSW - Non metro Total NSW  NT - Metro NT - Non metro Total NT  | 33.16%<br>10.04%<br>43.31%<br>0.14%<br>0.01%   | 34.20%<br>9.83%<br>44.03%<br>0.17%<br>0.00%  |
| NSW - Metro NSW - Non metro Total NSW  NT - Metro NT - Non metro   | 33.16%<br>10.04%<br>43.31%<br>0.14%<br>0.01%<br>0.15%  | 34.20%<br>9.83%<br>44.03%<br>0.17%<br>0.00%<br>0.17%   |
| NSW - Metro NSW - Non metro Total NSW  NT - Metro NT - Non metro Total NT  QLD - Inner city QLD - Metro  | 33.16%<br>10.04%<br>43.31%<br>0.14%<br>0.01%<br>0.15%<br>0.06%<br>9.66%  | 34.20%<br>9.83%<br>44.03%<br>0.17%<br>0.00%<br>0.17%<br>0.00%<br>9.25%   |
| NSW - Metro NSW - Non metro Total NSW  NT - Metro NT - Non metro Total NT  QLD - Inner city QLD - Metro QLD - Non metro  | 33.16%<br>10.04%<br>43.31%<br>0.14%<br>0.01%<br>0.15%<br>0.06%<br>9.66%<br>5.68%   | 34.20%<br>9.83%<br>44.03%<br>0.17%<br>0.00%<br>0.17%<br>0.00%<br>9.25%<br>6.46%  |
| NSW - Metro NSW - Non metro Total NSW  NT - Metro NT - Non metro Total NT  QLD - Inner city QLD - Metro  | 33.16%<br>10.04%<br>43.31%<br>0.14%<br>0.01%<br>0.15%<br>0.06%<br>9.66%  | 34.20%<br>9.83%<br>44.03%<br>0.17%<br>0.00%<br>0.17%<br>0.00%<br>9.25%   |
| NSW - Metro NSW - Non metro Total NSW  NT - Metro NT - Non metro Total NT  QLD - Inner city QLD - Metro QLD - Non metro Total QLD  | 33.16%<br>10.04%<br>43.31%<br>0.14%<br>0.01%<br>0.15%<br>0.06%<br>9.66%<br>5.68%<br>15.40%   | 34.20%<br>9.83%<br>44.03%<br>0.17%<br>0.00%<br>0.17%<br>0.00%<br>9.25%<br>6.46%<br>15.72%  |
| 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  | 33.16%<br>10.04%<br>43.31%<br>0.14%<br>0.01%<br>0.15%<br>0.06%<br>9.66%<br>5.68%<br>15.40%   | 34.20%<br>9.83%<br>44.03%<br>0.17%<br>0.00%<br>0.17%<br>0.00%<br>9.25%<br>6.46%<br>15.72%<br>0.08%   |
| 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  | 33.16%<br>10.04%<br>43.31%<br>0.14%<br>0.01%<br>0.15%<br>0.06%<br>9.66%<br>5.68%<br>15.40%<br>0.03%<br>4.98%   | 34.20%<br>9.83%<br>44.03%<br>0.17%<br>0.00%<br>0.17%<br>0.00%<br>9.25%<br>6.46%<br>15.72%<br>0.08%<br>4.56%  |
| 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   | 33.16% 10.04% 43.31%  0.14% 0.01% 0.15%  0.06% 9.66% 5.68% 15.40%  0.03% 4.98% 0.27%   | 34.20%<br>9.83%<br>44.03%<br>0.17%<br>0.00%<br>0.17%<br>0.00%<br>9.25%<br>6.46%<br>15.72%<br>0.08%<br>4.56%<br>0.25%   |
| 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  | 33.16%<br>10.04%<br>43.31%<br>0.14%<br>0.01%<br>0.15%<br>0.06%<br>9.66%<br>5.68%<br>15.40%<br>0.03%<br>4.98%   | 34.20%<br>9.83%<br>44.03%<br>0.17%<br>0.00%<br>0.17%<br>0.00%<br>9.25%<br>6.46%<br>15.72%<br>0.08%<br>4.56%  |
| 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  | 33.16% 10.04% 43.31%  0.14% 0.01% 0.15%  0.06% 9.66% 5.68% 15.40%  0.03% 4.98% 0.27% 5.28%   | 34.20%<br>9.83%<br>44.03%<br>0.17%<br>0.00%<br>0.17%<br>0.00%<br>9.25%<br>6.46%<br>15.72%<br>0.08%<br>4.56%<br>0.25%<br>4.89%  |
| 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  | 33.16% 10.04% 43.31%  0.14% 0.01% 0.15%  0.06% 9.66% 5.68% 15.40%  0.03% 4.98% 0.27% 5.28%  0.03%  | 34.20%<br>9.83%<br>44.03%<br>0.17%<br>0.00%<br>0.17%<br>0.00%<br>9.25%<br>6.46%<br>15.72%<br>0.08%<br>4.56%<br>0.25%<br>4.89%  |
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| 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 - Metro  | 33.16% 10.04% 43.31%  0.14% 0.01% 0.15%  0.06% 9.66% 5.68% 15.40%  0.03% 4.98% 0.27% 5.28%  0.03% 0.85%  | 34.20%<br>9.83%<br>44.03%<br>0.17%<br>0.00%<br>0.17%<br>0.00%<br>9.25%<br>6.46%<br>15.72%<br>0.08%<br>4.56%<br>0.25%<br>4.89%<br>0.00%<br>0.98%  |
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| 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 - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro Total TAS   | 33.16% 10.04% 43.31%  0.14% 0.01% 0.15%  0.06% 9.66% 5.68% 15.40%  0.03% 4.98% 0.27% 5.28%  0.03% 0.85% 0.19% 1.07%  | 34.20%<br>9.83%<br>44.03%<br>0.17%<br>0.00%<br>0.17%<br>0.00%<br>9.25%<br>6.46%<br>15.72%<br>0.08%<br>4.56%<br>0.25%<br>4.89%<br>0.00%<br>0.98%<br>0.09%<br>1.07%  |
| 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 - Metro Total TAS  VIC - Inner city VIC - Metro  | 33.16% 10.04% 43.31%  0.14% 0.01% 0.15%  0.06% 9.66% 5.68% 15.40%  0.03% 4.98% 0.27% 5.28%  0.03% 0.85% 0.19% 1.07%  0.27% 18.96%  | 34.20%<br>9.83%<br>44.03%<br>0.17%<br>0.00%<br>0.17%<br>0.00%<br>9.25%<br>6.46%<br>15.72%<br>0.08%<br>4.56%<br>0.25%<br>4.89%<br>0.00%<br>0.98%<br>0.09%<br>1.07%  |
| NSW - Metro 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 - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro  | 33.16% 10.04% 43.31%  0.14% 0.01% 0.015%  0.06% 9.66% 5.68% 15.40%  0.03% 4.98% 0.27% 5.28%  0.03% 0.85% 0.19% 1.07%  0.27% 18.96% 2.64%   | 34.20%<br>9.83%<br>44.03%<br>0.17%<br>0.00%<br>0.17%<br>0.00%<br>9.25%<br>6.46%<br>15.72%<br>0.08%<br>4.56%<br>0.25%<br>4.89%<br>0.00%<br>0.98%<br>0.09%<br>1.07%<br>0.38%<br>16.03%<br>1.75%                              |
| 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 - Metro Total TAS  VIC - Inner city VIC - Metro  | 33.16% 10.04% 43.31%  0.14% 0.01% 0.15%  0.06% 9.66% 5.68% 15.40%  0.03% 4.98% 0.27% 5.28%  0.03% 0.85% 0.19% 1.07%  0.27% 18.96%  | 34.20%<br>9.83%<br>44.03%<br>0.17%<br>0.00%<br>0.17%<br>0.00%<br>9.25%<br>6.46%<br>15.72%<br>0.08%<br>4.56%<br>0.25%<br>4.89%<br>0.00%<br>0.98%<br>0.09%<br>1.07%  |
| 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 - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  | 33.16%<br>10.04%<br>43.31%<br>0.14%<br>0.01%<br>0.15%<br>0.06%<br>9.66%<br>5.68%<br>15.40%<br>0.03%<br>4.98%<br>0.27%<br>5.28%<br>0.03%<br>0.85%<br>0.19%<br>1.07%<br>0.27%                                  | 34.20%<br>9.83%<br>44.03%<br>0.17%<br>0.00%<br>0.17%<br>0.00%<br>9.25%<br>6.46%<br>15.72%<br>0.08%<br>4.56%<br>0.25%<br>4.89%<br>0.00%<br>0.98%<br>0.09%<br>1.07%<br>0.38%<br>16.03%<br>1.75%<br>18.16%                    |
| 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 - Metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city   | 33.16% 10.04% 43.31%  0.14% 0.01% 0.15%  0.06% 9.66% 5.68% 15.40%  0.03% 4.98% 0.27% 5.28%  0.03% 0.85% 0.19% 1.07%  0.27% 18.96% 2.64% 21.87%  0.13%  | 34.20%<br>9.83%<br>44.03%<br>0.17%<br>0.00%<br>0.17%<br>0.00%<br>9.25%<br>6.46%<br>15.72%<br>0.08%<br>4.56%<br>0.25%<br>4.89%<br>0.00%<br>0.98%<br>0.09%<br>1.07%<br>0.38%<br>16.03%<br>1.75%<br>18.16%                    |
| 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 - Metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro  | 33.16% 10.04% 43.31%  0.14% 0.01% 0.15%  0.06% 9.66% 5.68% 15.40%  0.03% 4.98% 0.27% 5.28%  0.03% 0.85% 0.19% 1.07%  0.27% 18.96% 2.64% 21.87%  0.13% 10.33%   | 34.20%<br>9.83%<br>44.03%<br>0.17%<br>0.00%<br>0.17%<br>0.00%<br>9.25%<br>6.46%<br>15.72%<br>0.08%<br>4.56%<br>0.25%<br>4.89%<br>0.00%<br>0.98%<br>0.09%<br>1.07%<br>0.38%<br>16.03%<br>1.75%<br>18.16%                    |
| 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 - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro   | 33.16% 10.04% 43.31%  0.14% 0.01% 0.15%  0.06% 9.66% 5.68% 15.40%  0.03% 4.98% 0.27% 5.28%  0.03% 0.85% 0.19% 1.07%  1.07%  0.27% 18.96% 2.64% 21.87%  0.13% 10.33% 0.44%                                    | 34.20% 9.83% 44.03%  0.17% 0.00% 0.17%  0.00% 9.25% 6.46% 15.72%  0.08% 4.56% 0.25% 4.89%  0.00% 0.98% 0.09% 1.07%  0.38% 16.03% 1.75% 18.16%  0.11% 13.16% 0.62%  |
| 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 - Metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro  | 33.16% 10.04% 43.31%  0.14% 0.01% 0.15%  0.06% 9.66% 5.68% 15.40%  0.03% 4.98% 0.27% 5.28%  0.03% 0.85% 0.19% 1.07%  0.27% 18.96% 2.64% 21.87%  0.13% 10.33%   | 34.20%<br>9.83%<br>44.03%<br>0.17%<br>0.00%<br>0.17%<br>0.00%<br>9.25%<br>6.46%<br>15.72%<br>0.08%<br>4.56%<br>0.25%<br>4.89%<br>0.00%<br>0.98%<br>0.09%<br>1.07%<br>0.38%<br>16.03%<br>1.75%<br>18.16%                    |
| 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 - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro Total VIC   | 33.16% 10.04% 43.31%  0.14% 0.01% 0.15%  0.06% 9.66% 5.68% 15.40%  0.03% 4.98% 0.27% 5.28%  0.03% 0.85% 0.19% 1.07%  1.07%  18.96% 2.64% 21.87%  0.13% 10.33% 0.44% 10.90%                                   | 34.20% 9.83% 44.03%  0.17% 0.00% 0.17%  0.00% 9.25% 6.46% 15.72%  0.08% 4.56% 0.25% 4.89%  0.00% 0.98% 0.09% 1.07%  0.38% 16.03% 1.75% 18.16%  0.11% 13.16% 0.62% 13.88%   |
| 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 - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro Total WA  Total Inner City  Total Inner City  | 33.16% 10.04% 43.31%  0.14% 0.01% 0.015%  0.06% 9.66% 5.68% 15.40%  0.03% 4.98% 0.27% 5.28%  0.03% 0.85% 0.19% 1.07%  0.27% 18.96% 2.64% 21.87%  0.13% 10.33% 0.44% 10.90%  0.63%                            | 34.20%<br>9.83%<br>44.03%<br>0.17%<br>0.00%<br>0.17%<br>0.00%<br>9.25%<br>6.46%<br>15.72%<br>0.08%<br>4.56%<br>0.25%<br>4.89%<br>0.00%<br>0.98%<br>0.09%<br>1.07%<br>0.38%<br>16.03%<br>1.75%<br>18.16%<br>0.62%<br>13.88% |
| 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 - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro Total WA  | 33.16% 10.04% 43.31%  0.14% 0.01% 0.015%  0.06% 9.66% 5.68% 15.40%  0.03% 4.98% 0.27% 5.28%  0.03% 0.85% 0.19% 1.07%  0.27% 18.96% 2.64% 21.87%  0.13% 10.33% 0.44% 10.90%  0.63% 80.11%                     | 34.20% 9.83% 44.03%  0.17% 0.00% 0.17%  0.00% 9.25% 6.46% 15.72%  0.08% 4.56% 0.25% 4.89%  0.00% 0.98% 0.09% 1.07%  0.38% 16.03% 1.75% 18.16%  0.11% 13.16% 0.62% 13.88%  0.57% 80.37%                                     |
| 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 - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro Total WA  Total Inner City  | 33.16% 10.04% 43.31%  0.14% 0.01% 0.015%  0.06% 9.66% 5.68% 15.40%  0.03% 4.98% 0.27% 5.28%  0.03% 0.85% 0.19% 1.07%  0.27% 18.96% 2.64% 21.87%  0.13% 10.33% 0.44% 10.90%  0.63%                            | 34.20%<br>9.83%<br>44.03%<br>0.17%<br>0.00%<br>0.17%<br>0.00%<br>9.25%<br>6.46%<br>15.72%<br>0.08%<br>4.56%<br>0.25%<br>4.89%<br>0.00%<br>0.98%<br>0.09%<br>1.07%<br>0.38%<br>16.03%<br>1.75%<br>18.16%<br>0.62%<br>13.88% |
| 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 - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro Total WA  Total Inner city Total Metro | 33.16% 10.04% 43.31%  0.14% 0.01% 0.015%  0.06% 9.66% 5.68% 15.40%  0.03% 4.98% 0.27% 5.28%  0.03% 0.85% 0.19% 1.07%  0.27% 18.96% 2.64% 21.87%  0.13% 10.33% 0.44% 10.90%  0.63% 80.11%                     | 34.20% 9.83% 44.03%  0.17% 0.00% 0.17%  0.00% 9.25% 6.46% 15.72%  0.08% 4.56% 0.25% 4.89%  0.00% 0.98% 0.09% 1.07%  0.38% 16.03% 1.75% 18.16%  0.11% 13.16% 0.62% 13.88%  0.57% 80.37%                                     |
| 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 - Metro TAS - Non metro Total TAS  VIC - Inner city VIC - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro Total WA  Total Inner City Total Metro Total WA  Total Inner City Total Metro Total Inner City Total Metro Total Metro Total Metro Total Non Metro  | 33.16% 10.04% 43.31%  0.14% 0.01% 0.15%  0.06% 9.66% 5.68% 15.40%  0.03% 4.98% 0.27% 5.28%  0.03% 0.85% 0.19% 1.07%  1.07%  1.07%  0.27% 18.96% 2.64% 21.87%  0.13% 10.33% 0.44% 10.90%  0.63% 80.11% 19.26% | 34.20% 9.83% 44.03%  0.17% 0.00% 0.17%  0.00% 9.25% 6.46% 15.72%  0.08% 4.56% 0.25% 4.89%  0.00% 0.98% 0.09% 1.07%  0.38% 16.03% 1.75% 18.16%  0.11% 13.16% 0.62% 13.88%  0.57% 80.37% 19.01%                              |

| ADDITABLE É IV (achodulad balanca basis)   | 24.52  | 64.00  | 00.   |                       |
|--|--|--|---|-----------------------|
| ARREARS \$ % (scheduled balance basis) Mar-21  | <u><b>31-60</b></u><br>0.25%   | <u><b>61-90</b></u><br>0.21%   | <u><b>90+</b></u><br>0.71%  | <u>Total</u><br>1.16% |
| Apr-21   | 0.51%  | 0.21%  | 0.70%   | 1.39%                 |
|  | 0.16%  | 0.30%  | 0.74%   | 1.20%                 |
| May-21<br>Jun-21   | 0.15%  | 0.15%  | 0.80%   | 1.10%                 |
| Jul-21   | 0.00%  | 0.19%  | 0.60%   | 0.80%                 |
| Aug-21   | 0.09%  | 0.09%  | 0.67%   | 0.85%                 |
| Sep-21   | 0.24%  | 0.18%  | 0.69%   | 1.11%                 |
| Oct-21   | 0.07%  | 0.08%  | 0.74%   | 0.89%                 |
| Nov-21   | 0.27%  | 0.07%  | 0.60%   | 0.93%                 |
| Dec-21   | 0.07%  | 0.21%  | 0.50%   | 0.77%                 |
| Jan-22   | 0.10%  | 0.21%  | 0.51%   | 0.82%                 |
| Feb-22   | 0.24%  | 0.00%  | 0.63%   | 0.87%                 |
|  |  |  |   |                       |
| MORTGAGE SAFETY NET  | No of Accounts   | Amount (\$)  |   |                       |
| Mar-21   | 11   | 3,599,681  |   |                       |
| Apr-21   | 12   | 3,936,375  |   |                       |
| May-21   | 12   | 3,945,872  |   |                       |
| Jun-21   | 11   | 3,155,989  |   |                       |
| Jul-21   | 16   | 5,748,560  |   |                       |
| Aug-21   | 20   | 7,244,586  |   |                       |
| Sep-21   | 21   | 7,201,602  |   |                       |
| Oct-21   | 13   | 5,388,337  |   |                       |
| Nov-21   |  |  |   |                       |
|  | 5  | 2,437,053  |   |                       |
| Dec-21   | 4  | 2,041,614  |   |                       |
| Jan-22   | 5  | 2,357,849  |   |                       |
| Feb-22   | 4  | 1,980,969  |   |                       |
|  |  |  |   |                       |
| * Incl. COVID-19 HARDSHIP  | No of Accounts   | Amount (\$)  |   |                       |
| Mar-21   | -  | -  |   |                       |
| Apr-21   | -  | -  |   |                       |
| May-21   | -  | -  |   |                       |
| Jun-21   | -  | -  |   |                       |
| Jul-21   | 5  | 2,323,653  |   |                       |
| Aug-21   | 12   | 4,124,179  |   |                       |
|  | 12   | 3,316,617  |   |                       |
| Sep-21   |  |  |   |                       |
| Oct-21   | 6  | 1,733,803  |   |                       |
| Nov-21   | 1  | 480,146  |   |                       |
| Dec-21   | -  | -  |   |                       |
| Jan-22   | -  | -  |   |                       |
| Feb-22   | -  | -  |   |                       |
|  |  |  |   |                       |
| MORTGAGE IN POSSESSION   | No of Accounts   | Amount (\$)  |   |                       |
|  |  | <u> (4)</u>  |   |                       |
| Mar-21   | <del></del>  | <u>σαιισ (ψη</u>   |   |                       |
| Apr-21   | -  | -<br>-   |   |                       |
| Apr-21<br>May-21   | -<br>-<br>-  | -<br>-<br>-  |   |                       |
| Apr-21<br>May-21<br>Jun-21   | -<br>-<br>-<br>-   | -<br>-<br>-<br>-   |   |                       |
| Apr-21<br>May-21<br>Jun-21<br>Jul-21   | -<br>-<br>-<br>-<br>-  | -<br>-<br>-<br>-<br>-  |   |                       |
| Apr-21<br>May-21<br>Jun-21<br>Jul-21<br>Aug-21   | -<br>-<br>-<br>-<br>-  | -<br>-<br>-<br>-<br>-  |   |                       |
| Apr-21<br>May-21<br>Jun-21<br>Jul-21<br>Aug-21<br>Sep-21   | -<br>-<br>-<br>-<br>-<br>-<br>-  |  |   |                       |
| Apr-21<br>May-21<br>Jun-21<br>Jul-21<br>Aug-21<br>Sep-21   | -<br>-<br>-<br>-<br>-<br>-<br>-  |  |   |                       |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21  | -<br>-<br>-<br>-<br>-<br>-<br>-<br>-   |  |   |                       |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21   |  |  |   |                       |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22  |  |  |   |                       |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21   |  |  |   |                       |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22  |  |  | LMI payment (A\$)   | Net loss              |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22   |  |  | LMI payment (A\$)   | Net loss<br>-         |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  PRINCIPAL LOSS   |  |  |   | Net loss              |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  PRINCIPAL LOSS 2019 Total  |  | -<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-                         |   | Net loss<br>-<br>-    |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  PRINCIPAL LOSS 2019 Total  EXCESS SPREAD   |  |  | Opening Bond Balance  | Net loss<br>-<br>-    |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  PRINCIPAL LOSS 2019  Total  EXCESS SPREAD Mar-21   | Gross Loss   |  | Opening Bond Balance<br>480,701,244.83  | Net loss<br>-         |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  PRINCIPAL LOSS 2019 Total  EXCESS SPREAD Mar-21 Apr-21   | Gross Loss  Excess Spread (A\$)  304,276.23 277,166.14   |  | Opening Bond Balance 480,701,244.83 467,751,674.39  | Net loss<br>-<br>-    |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  PRINCIPAL LOSS 2019  Total  EXCESS SPREAD Mar-21 Apr-21 May-21   | Gross Loss   |  | Opening Bond Balance 480,701,244.83 467,751,674.39 457,306,628.85   | Net loss<br>-<br>-    |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  PRINCIPAL LOSS 2019  Total  EXCESS SPREAD Mar-21 Apr-21 May-21 Jun-21  | Gross Loss  Excess Spread (A\$)  304,276.23 277,166.14 177,957.43 208,661.74   |  | Opening Bond Balance 480,701,244.83 467,751,674.39 457,306,628.85 445,510,041.81  | Net loss<br>-         |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  PRINCIPAL LOSS 2019  Total  EXCESS SPREAD Mar-21 Apr-21 May-21 Jun-21 Jul-21   | Gross Loss  Excess Spread (A\$)  304,276.23 277,166.14 177,957.43 208,661.74 115,260.70  |  | -<br>Opening Bond Balance<br>480,701,244.83<br>467,751,674.39<br>457,306,628.85<br>445,510,041.81<br>435,582,799.85   | Net loss<br>-<br>-    |
| Apr-21  May-21  Jun-21  Jul-21  Aug-21  Sep-21  Oct-21  Nov-21  Dec-21  Jan-22  Feb-22  PRINCIPAL LOSS  2019  Total  EXCESS SPREAD  Mar-21  Apr-21  May-21  Jun-21  Jul-21  Aug-21   | Gross Loss  Excess Spread (A\$)  304,276.23 277,166.14 177,957.43 208,661.74 115,260.70 203,861.83   |  | -<br>Opening Bond Balance<br>480,701,244.83<br>467,751,674.39<br>457,306,628.85<br>445,510,041.81<br>435,582,799.85<br>421,370,556.79   | Net loss<br>-<br>-    |
| Apr-21  May-21  Jun-21  Jul-21  Aug-21  Sep-21  Oct-21  Nov-21  Dec-21  Jan-22  Feb-22  PRINCIPAL LOSS  2019  Total  EXCESS SPREAD  Mar-21  Apr-21  May-21  Jun-21  Jul-21  Aug-21  Sep-21   | Gross Loss  Excess Spread (A\$)  304,276.23 277,166.14 177,957.43 208,661.74 115,260.70 203,861.83 242,435.90  |  | -<br>Opening Bond Balance<br>480,701,244.83<br>467,751,674.39<br>457,306,628.85<br>445,510,041.81<br>435,582,799.85<br>421,370,556.79<br>406,237,394.92                                   | Net loss<br>-<br>-    |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  PRINCIPAL LOSS 2019  Total  EXCESS SPREAD Mar-21 Apr-21 May-21 Jun-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21   | Gross Loss  Excess Spread (A\$)  304,276.23  277,166.14  177,957.43  208,661.74  115,260.70  203,861.83  242,435.90  95,693.44   | Excess Spread % p.a  0.76% 0.71% 0.47% 0.56% 0.32% 0.58% 0.72% 0.29%             |   | Net loss<br>-<br>-    |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  PRINCIPAL LOSS 2019  Total  EXCESS SPREAD Mar-21 Apr-21 May-21 Jun-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21  | Excess Spread (A\$)  304,276.23 277,166.14 177,957.43 208,661.74 115,260.70 203,861.83 242,435.90 95,693.44 234,692.05   | Excess Spread % p.a  0.76% 0.71% 0.47% 0.56% 0.32% 0.58% 0.72% 0.29% 0.73%       | - Copening Bond Balance 480,701,244.83 467,751,674.39 457,306,628.85 445,510,041.81 435,582,799.85 421,370,556.79 406,237,394.92 393,939,531.39 384,191,412.63                            | Net loss<br>-<br>-    |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  PRINCIPAL LOSS 2019  Total  EXCESS SPREAD Mar-21 Apr-21 May-21 Jun-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21   | Gross Loss  Excess Spread (A\$)  304,276.23  277,166.14  177,957.43  208,661.74  115,260.70  203,861.83  242,435.90  95,693.44   | Excess Spread % p.a  0.76% 0.71% 0.47% 0.56% 0.32% 0.58% 0.72% 0.29%             |   | Net loss              |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  PRINCIPAL LOSS 2019  Total  EXCESS SPREAD Mar-21 Apr-21 May-21 Jun-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21   | Gross Loss  Excess Spread (A\$)  304,276.23  277,166.14  177,957.43  208,661.74  115,260.70  203,861.83  242,435.90  95,693.44  234,692.05  208,410.82   | Excess Spread % p.a  0.76% 0.71% 0.47% 0.56% 0.32% 0.58% 0.72% 0.29% 0.73% 0.67% | - Opening Bond Balance 480,701,244.83 467,751,674.39 457,306,628.85 445,510,041.81 435,582,799.85 421,370,556.79 406,237,394.92 393,939,531.39 384,191,412.63 372,848,257.89              | Net loss<br>          |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  PRINCIPAL LOSS 2019  Total  EXCESS SPREAD Mar-21 Apr-21 May-21 Jun-21 Jul-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22  | Excess Spread (A\$)  304,276.23 277,166.14 177,957.43 208,661.74 115,260.70 203,861.83 242,435.90 95,693.44 234,692.05 208,410.82 183,342.68   | Excess Spread % p.a  | Opening Bond Balance 480,701,244.83 467,751,674.39 457,306,628.85 445,510,041.81 435,582,799.85 421,370,556.79 406,237,394.92 393,939,531.39 384,191,412.63 372,848,257.89 364,689,879.47 | Net loss<br>-<br>-    |
| Apr-21 May-21 Jun-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  PRINCIPAL LOSS 2019  Total  EXCESS SPREAD Mar-21 Apr-21 May-21 Jun-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Total  | Gross Loss  Excess Spread (A\$)  304,276.23  277,166.14  177,957.43  208,661.74  115,260.70  203,861.83  242,435.90  95,693.44  234,692.05  208,410.82  183,342.68  234,510.42  2,486,269.38   | Excess Spread % p.a  | Opening Bond Balance 480,701,244.83 467,751,674.39 457,306,628.85 445,510,041.81 435,582,799.85 421,370,556.79 406,237,394.92 393,939,531.39 384,191,412.63 372,848,257.89 364,689,879.47 | Net loss              |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  PRINCIPAL LOSS 2019  Total  EXCESS SPREAD Mar-21 Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  Total  ANNUALISED CPR   | Gross Loss  Excess Spread (A\$)  304,276.23  277,166.14  177,957.43  208,661.74  115,260.70  203,861.83  242,435.90  95,693.44  234,692.05  208,410.82  183,342.68  234,510.42  2,486,269.38   | Excess Spread % p.a  | Opening Bond Balance 480,701,244.83 467,751,674.39 457,306,628.85 445,510,041.81 435,582,799.85 421,370,556.79 406,237,394.92 393,939,531.39 384,191,412.63 372,848,257.89 364,689,879.47 | Net loss              |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  PRINCIPAL LOSS 2019  Total  EXCESS SPREAD Mar-21 Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Total  ANNUALISED CPR Mar-21  ANNUALISED CPR   | Gross Loss  Excess Spread (A\$)  304,276.23  277,166.14  177,957.43  208,661.74  115,260.70  203,861.83  242,435.90  95,693.44  234,692.05  208,410.82  183,342.68  234,510.42  2,486,269.38  CPR % p.a  24.79%  | Excess Spread % p.a  | Opening Bond Balance 480,701,244.83 467,751,674.39 457,306,628.85 445,510,041.81 435,582,799.85 421,370,556.79 406,237,394.92 393,939,531.39 384,191,412.63 372,848,257.89 364,689,879.47 | Net loss              |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  PRINCIPAL LOSS 2019  Total  EXCESS SPREAD  Mar-21 Apr-21 May-21 Jul-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  Total  AMNUALISED CPR  Mar-21 Apr-21 Apr-21 AND-21   | Gross Loss  Excess Spread (A\$)  304,276.23 277,166.14 177,957.43 208,661.74 115,260.70 203,861.83 242,435.90 95,693.44 234,692.05 208,410.82 183,342.68 234,510.42 2,486,269.38  CPR % p.a 24.79% 20.17%  | Excess Spread % p.a  | Opening Bond Balance 480,701,244.83 467,751,674.39 457,306,628.85 445,510,041.81 435,582,799.85 421,370,556.79 406,237,394.92 393,939,531.39 384,191,412.63 372,848,257.89 364,689,879.47 | Net loss -            |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  PRINCIPAL LOSS 2019 Total  EXCESS SPREAD Mar-21 Apr-21 May-21 Jun-21 Jun-21 Jun-21 Jun-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Total  ANNUALISED CPR Mar-21 Apr-21 May-21  | Gross Loss  Excess Spread (A\$)  304,276.23  277,166.14  177,957.43  208,661.74  115,260.70  203,861.83  242,435.90  95,693.44  234,692.05  208,410.82  183,342.68  234,510.42  2,486,269.38  CPR % p.a  24.79%  20.17%  23.61%  | Excess Spread % p.a  | Opening Bond Balance 480,701,244.83 467,751,674.39 457,306,628.85 445,510,041.81 435,582,799.85 421,370,556.79 406,237,394.92 393,939,531.39 384,191,412.63 372,848,257.89 364,689,879.47 | Net loss              |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  PRINCIPAL LOSS 2019  Total  EXCESS SPREAD Mar-21 Apr-21 May-21 Jun-21 Jul-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  Total  Amnualised CPR Mar-21 Apr-21 Apr-21 Jun-21 Jun-21 Jun-22 Jun-22 Jun-22 Jun-22 Jun-21   | Gross Loss  Excess Spread (A\$)  304,276.23 277,166.14 177,957.43 208,661.74 115,260.70 203,861.83 242,435.90 95,693.44 234,692.05 208,410.82 183,342.68 234,510.42 2,486,269.38  CPR % p.a 24.79% 20.17% 23.61% 19.90%  | Excess Spread % p.a  | Opening Bond Balance 480,701,244.83 467,751,674.39 457,306,628.85 445,510,041.81 435,582,799.85 421,370,556.79 406,237,394.92 393,939,531.39 384,191,412.63 372,848,257.89 364,689,879.47 | Net loss              |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  PRINCIPAL LOSS 2019  Total  EXCESS SPREAD Mar-21 Apr-21 May-21 Jul-21 Aug-21 Jul-21 Jul-21 Jul-21 Aug-21 Jan-22 Feb-22  Total  ANNUALISED CPR Mar-21 May-21 Jun-21 Jun-21 Jun-21 Jun-21 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-21   | Excess Spread (A\$)  304,276.23 277,166.14 177,957.43 208,661.74 115,260.70 203,861.83 242,435.90 95,693.44 234,692.05 208,410.82 183,342.68 234,510.42 2,486,269.38  CPR % p.a 24.79% 20.17% 23.61% 19.90% 29.58%   | Excess Spread % p.a  | Opening Bond Balance 480,701,244.83 467,751,674.39 457,306,628.85 445,510,041.81 435,582,799.85 421,370,556.79 406,237,394.92 393,939,531.39 384,191,412.63 372,848,257.89 364,689,879.47 | Net loss<br>-         |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  PRINCIPAL LOSS 2019  Total  EXCESS SPREAD Mar-21 Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  Total  ANNUALISED CPR Mar-21 May-21 Jun-21 Jul-21 Apr-21 May-21 Jun-22 Feb-22 Total   | Gross Loss  Excess Spread (A\$)  304,276.23 277,166.14 177,957.43 208,661.74 115,260.70 203,861.83 242,435.90 95,693.44 234,692.05 208,410.82 183,342.68 234,510.42 2,486,269.38  CPR % p.a 24.79% 20.17% 23.61% 19.90% 29.58% 32.52%                                    | Excess Spread % p.a  | Opening Bond Balance 480,701,244.83 467,751,674.39 457,306,628.85 445,510,041.81 435,582,799.85 421,370,556.79 406,237,394.92 393,939,531.39 384,191,412.63 372,848,257.89 364,689,879.47 | Net loss<br>-         |
| Apr-21 May-21 Jul-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  PRINCIPAL LOSS 2019  Total  EXCESS SPREAD Mar-21 Apr-21 Jul-21 Jul-21 Jul-21 Juc-21 Jec-21 Jan-22 Feb-22  Total  Awg-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Total  ANNUALISED CPR Mar-21 May-21 Jun-21 Jun-21 Jun-21 Jun-21 Jun-21 Jun-21 Jun-21 Jun-21 Jan-22 Feb-22 Total  | Gross Loss  Excess Spread (A\$)  304,276.23 277,166.14 177,957.43 208,661.74 115,260.70 203,861.83 242,435.90 95,693.44 234,692.05 208,410.82 183,342.68 234,510.42 2,486,269.38  CPR % p.a 24.79% 20.17% 23.61% 19.90% 29.58% 32.52% 27.57%                             | Excess Spread % p.a  | Opening Bond Balance 480,701,244.83 467,751,674.39 457,306,628.85 445,510,041.81 435,582,799.85 421,370,556.79 406,237,394.92 393,939,531.39 384,191,412.63 372,848,257.89 364,689,879.47 | Net loss              |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  PRINCIPAL LOSS 2019  Total  EXCESS SPREAD Mar-21 Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  Total  ANNUALISED CPR Mar-21 Apr-21 May-21 Jun-21 Jun-21 Jun-21 Jun-21 Jun-21 Jun-21 Jun-22 Feb-22 Total  | Gross Loss  Excess Spread (A\$)  304,276.23  277,166.14  177,957.43  208,661.74  115,260.70  203,861.83  242,435.90  95,693.44  234,692.05  208,410.82  183,342.68  234,510.42  2,486,269.38  CPR % p.a  24.79%  20.17%  23.61%  19.90%  29.58%  32.52%  27.57%  22.20%  | Excess Spread % p.a  | Opening Bond Balance 480,701,244.83 467,751,674.39 457,306,628.85 445,510,041.81 435,582,799.85 421,370,556.79 406,237,394.92 393,939,531.39 384,191,412.63 372,848,257.89 364,689,879.47 | Net loss              |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  PRINCIPAL LOSS 2019  Total  EXCESS SPREAD Mar-21 Apr-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  Total  ANNUALISED CPR Mar-21 Apr-21 May-21 Jun-21 Jun-21 Jun-21 Jun-21 Jun-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Total  | Excess Spread (A\$)  304,276.23 277,166.14 177,957.43 208,661.74 115,260.70 203,861.83 242,435.90 95,693.44 234,692.05 208,410.82 183,342.68 234,510.42 2,486,269.38  CPR % p.a 24.79% 20.17% 23.61% 19.90% 29.58% 32.52% 27.57% 22.20% 26.85%                           | Excess Spread % p.a  | Opening Bond Balance 480,701,244.83 467,751,674.39 457,306,628.85 445,510,041.81 435,582,799.85 421,370,556.79 406,237,394.92 393,939,531.39 384,191,412.63 372,848,257.89 364,689,879.47 | Net loss -            |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  PRINCIPAL LOSS 2019  Total  EXCESS SPREAD Mar-21 Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  Total  ANNUALISED CPR Mar-21 Apr-21 Jul-21 Jul-21 Jul-21 Jun-21 Dec-21 Nov-21 Dec-21   | Excess Spread (A\$)  304,276.23 277,166.14 177,957.43 208,661.74 115,260.70 203,861.83 242,435.90 95,693.44 234,692.05 208,410.82 183,342.68 234,510.42 2,486,269.38  CPR % p.a 24.79% 20.17% 23.61% 19.90% 29.58% 32.52% 27.57% 22.20% 26.85% 19.42%                    | Excess Spread % p.a  | Opening Bond Balance 480,701,244.83 467,751,674.39 457,306,628.85 445,510,041.81 435,582,799.85 421,370,556.79 406,237,394.92 393,939,531.39 384,191,412.63 372,848,257.89 364,689,879.47 | Net loss<br>-         |
| Apr-21  May-21  Jun-21  Jun-21  Jul-21  Aug-21  Sep-21  Oct-21  Nov-21  Dec-21  Jan-22  Feb-22  PRINCIPAL LOSS  2019  Total  EXCESS SPREAD  Mar-21  Apr-21  May-21  Jun-21  Jun-21  Jun-21  Jun-22  Feb-22  Total  ANNUALISED CPR  Mar-21  Apr-21  May-21  Jun-21  Jun-21  Jun-21  Jun-21  Jun-21  Jun-22  Feb-22  Total  ANNUALISED CPR  Mar-21  May-21  Jun-21  Jun-22 | Gross Loss  Excess Spread (A\$)  304,276.23 277,166.14 177,957.43 208,661.74 115,260.70 203,861.83 242,435.90 95,693.44 234,692.05 208,410.82 183,342.68 234,510.42 2,486,269.38  CPR % p.a 24.79% 20.17% 23.61% 19.90% 29.58% 32.52% 27.57% 22.20% 26.85% 19.42% 18.16% | Excess Spread % p.a  | Opening Bond Balance 480,701,244.83 467,751,674.39 457,306,628.85 445,510,041.81 435,582,799.85 421,370,556.79 406,237,394.92 393,939,531.39 384,191,412.63 372,848,257.89 364,689,879.47 | Net loss              |
| Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  PRINCIPAL LOSS 2019  Total  EXCESS SPREAD Mar-21 Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22  Total  ANNUALISED CPR Mar-21 Apr-21 Jul-21 Jul-21 Jul-21 Jun-21 Dec-21 Nov-21 Dec-21   | Excess Spread (A\$)  304,276.23 277,166.14 177,957.43 208,661.74 115,260.70 203,861.83 242,435.90 95,693.44 234,692.05 208,410.82 183,342.68 234,510.42 2,486,269.38  CPR % p.a 24.79% 20.17% 23.61% 19.90% 29.58% 32.52% 27.57% 22.20% 26.85% 19.42%                    | Excess Spread % p.a  | Opening Bond Balance 480,701,244.83 467,751,674.39 457,306,628.85 445,510,041.81 435,582,799.85 421,370,556.79 406,237,394.92 393,939,531.39 384,191,412.63 372,848,257.89 364,689,879.47 | Net loss<br>-<br>-    |

**RESERVES** 

**Principal Draw Liquidity Reserve Account Income Reserve** 

**SUPPORTING RATINGS** 

<u>Role</u>

**Fixed Rate Swap Provider Liquidity Reserve Account Holder Bank Account Provider** 

**SERVICER** 

Servicer:

**Servicer Ranking or Rating: Servicer Rating:** 

**Servicer Experience:** 

Progress 2017-2 Trust Progress 2018-1 Trust Progress 2019-1 Trust Progress 2020-1 Trust

Perpetual Trustee (Cold)

**Back-Up Servicer:** 

<u>Available</u> <u>Drawn</u>

2,968,615.19 150,000.00

> Current Rating S&P / Moodys

A+/A2 A, A-1/ P-1 A-1+ / P-1

Rating Trigger S&P /Moodys below A-1 and A /A3(cr) below A-2 or BBB+/ P-1

below A-2 / P-1

AMP Bank Limited BBB / Baa2 N/A 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

**Party** 

BNP PARIBAS

Westpac

MUFG Bank, Ltd

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 2021-1 Trust Progress Warehouse Trust No .1