## **PROGRESS 2018-1 TRUST**

Tuesday, 11 April 2023

Transaction Name:

Progress 2018-1 Trust
Perpetual Trustee Company Limited Trustee:

P.T. Limited Security Trustee: AMP Bank Limited AMP Bank Limited Originator: Servicer & Custodian: Thursday, 28th June 2018 Maturity Date:
Payment Date:
Business Day for Payments:
Determination Date & Ex-Interest Date: Friday, 11th June 2049
11th day of each month
Sydney & Melbourne
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	216,087,800.73	216,087,800.73	92.00%	83.72%	AAA / Aaa
Class AB Notes	A\$	54,500,000.00	28,633,111.58	28,633,111.58	5.45%	11.09%	AAA /n.r
Class B Notes	A\$	15,000,000.00	7,880,672.93	7,880,672.93	1.50%	3.05%	AA+/n.r.
Class C Notes	A\$	9,300,000.00	4,886,017.20	4,886,017.20	0.93%	1.89%	A/n.r.
Class D Notes	A\$	1,200,000.00	630,453.80	630,453.80	0.12%	0.24%	n.r/n.r.
TOTAL		1,000,000,000.00	258,118,056.24	258,118,056.24	100.00%	100.00%	

**Current Payment Date:** Tuesday, 11 April 2023 Pre Payment Principal Payment (per security) **Date Bond** Interest Payment (per security) Post Payment Date Bond Factors Coupon Rate Coupon Rate Reset Date Initial Issued Notes (No.) Factors Class A Notes Class AB Notes Class B Notes 4.6923% 5.1723% 5.3723% 11-Apr-23 11-Apr-23 11-Apr-23 0.87 2.13 5.57 12.46 12.46 0.2404 920,000 0.2349 54,500 15,000 0.5378 0.5254 0.5378 0.5378 2.22 2.55 3.87 0.5254 0.5254 9,300 1,200 12.46 12.46 Class C Notes 6.1723% 11-Apr-23 Class D Notes TOTAL 9.3723% 0.5378 11-Apr-23 0.5254 1,000,000 11.63 55.42

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Mar - 23</u>
Total pool size:	\$991,478,765	\$255,924,052.88
Total Number Of Loans (UnConsolidated):	3631	1277
Total number of loans (consolidating split loans):	2780	974
Average loan Size:	\$356,647	\$262,755.70
Maximum loan size:	\$1,000,000	\$959,305.58
Total property value:	\$1,744,419,733	\$622,447,780.50
Number of Properties:	2780	975
Average property value:	\$627,489	\$638,407.98
Average current LVR:	60.34%	43.94%
Average Term to Maturity (months):	313.04	251.68
Maximum Remaining Term to Maturity (months):	348.23	290.20
Weighted Average Seasoning (months):	31.26	88.04
Weighted Average Current LVR:	65.78%	56.52%
Weighted Average Term to Maturity (months):	321.87	265.64
% of pool with loans > \$500,000:	36.09%	27.78%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	94.36%	100.09%
% Fixed Rate Loans(Value):	5.34%	7.09%
% Interest Only loans (Value):	30.89%	5.73%
Weighted Average Mortgage Interest:	4.17%	6.02%
Weighted Average Fixed Rate:		2.63%
Weighted Average Variable Rate:		6.28%
Investment Loans:	19.36%	28.06%
NOTE: Loan purpose determines investment lending classification from 01/03/2019		
Outstanding Balance Distribution	\$ % at Issue	Mar - 23
≤\$0	0.00%	-0.05%
> \$0 and ≤ \$100,000	1.17%	2.58%
> \$100,000 and ≤ \$150,000	1.81%	3.50%
> \$150,000 and ≤ \$200,000	4.07%	7.48%
> \$200,000 and ≤ \$250,000	6.53%	8.92%
> \$250,000 and ≤ \$300,000	8.97%	11.41%
> \$300,000 and ≤ \$350,000	11.89%	12.41%
> \$350,000 and ≤ \$400,000	11.52%	8.18%
> \$400,000 and ≤ \$450,000	9.49%	8.77%
> \$450,000 and ≤ \$500,000	8.45%	9.03%
> \$500,000 and ≤ \$550,000	7.29%	5.39%
> \$550,000 and ≤ \$600,000	7.31%	5.38%
> \$600,000 and ≤ \$650,000	4.24%	4.84%
> \$650,000 and ≤ \$700,000	3.86%	2.91%
> \$700,000 and ≤ \$750,000	2.85%	3.65%
> \$750,000 and ≤ \$800,000	3.36%	2.13%
> \$800,000 and ≤ \$850,000	2.34%	0.96%
> \$850,000 and ≤ \$900,000	1.59%	0.69%
> \$900,000 and ≤ \$950,000	1.87%	1.08%
> \$950,000 and ≤ \$1,000,000	1.38%	0.75%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution	<u>\$ % at Issue</u>	<u>Mar - 23</u>
≤ 0%	0.00%	-0.05%
> 0% and ≤ 25%	3.19%	5.51%
> 25% and ≤ 30%	2.14%	3.00%
> 30% and ≤ 35%	1.82%	4.60%
> 35% and ≤ 40%	3.26%	3.84%
> 40% and ≤ 45%	3.65%	6.87%
> 45% and ≤ 50%	4.12%	7.25%
> 50% and ≤ 55%	5.08%	7.25%
> 55% and ≤ 60%	5.33%	10.58%
> 60% and ≤ 65%	6.76%	11.99%
> 65% and ≤ 70%	8.88%	17.48%
> 70% and ≤ 75%	12.17%	13.09%
> 75% and ≤ 80%	36.59%	7.50%
> 80% and ≤ 85%	5.80%	0.81%
> 85% and ≤ 90%	0.93%	0.00%
> 90% and ≤ 95%	0.28%	0.13%
> 95% and ≤ 100%	0.00%	0.00%
> 100%	0.00%	0.17%
Total	100.00%	100.00%
Mortgage Insurance	\$ % at Issue	Mar - 23
Genworth	47.25%	46.70%
QBE	52.75%	52.92%
Uninsured	0.00%	0.38%
Total	100.00%	100.00%
Total	100.0070	100.00%
Seasoning Analysis	\$ % at Issue	Mar - 23
> 0 mths and ≤ 3 mths	0.00%	0.00%
> 0 mtns and ≤ 3 mtns > 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%
> 15 mths and ≤ 18 mths	13.00%	0.00%
> 18 mths and ≤ 21 mths	8.23%	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%	0.00%
> 60 mths and ≤ 72 mths	3.36%	12.81%
> 72 mths and ≤ 84 mths	1.67%	50.19%
> 84 mths and ≤ 96 mths	1.06%	15.13%
> 96 mths and ≤ 108 mths	0.38%	6.60%
> 108 mths and ≤ 120 mths	0.36%	7.94%
> 120 mths	2.27%	7.33%
Total	100.00%	100.00%
Geographic Distribution	\$ % at Issue	<u>Mar - 23</u>
ACT - Metro	2.03%	2.28%
Total ACT	2.03%	2.28%
NSW - Inner city	0.10%	0.00%
NSW - Metro	33.16%	36.72%
NSW - Non metro	10.04%	9.13%
Total NSW		
TOLAT NSW	43.31%	45.85%
NT - Metro	0.14%	0.22%
NT - Non metro	0.01%	0.00%
Total NT	0.15%	0.22%
QLD - Inner city	0.06%	0.00%
QLD - Metro	9.66%	9.15%
QLD - Non metro	5.68%	6.46%
Total QLD	15.40%	15.61%
	==	23.0270
SA - Inner city	0.03%	0.06%
SA - Metro	4.98%	4.45%
SA - Non metro	0.27%	0.25%
Total SA	5.28%	4.76%
TAS - Inner city	0.03%	0.00%
TAS - Metro	0.85%	0.85%
TAS - Non metro	0.19%	0.03%
Total TAS	1.07%	0.88%
VIC - Inner city	0.27%	0.37%
	18.96%	15.01%
VIC - Metro		
VIC - Metro VIC - Non metro		
VIC - Non metro	2.64%	1.34%
		16.72%
VIC - Non metro Total VIC	2.64% 21.87%	16.72%
VIC - Non metro Total VIC WA - Inner city	2.64% 21.87% 0.13%	16.72% 0.00%
VIC - Non metro Total VIC  WA - Inner city WA - Metro	2.64% 21.87% 0.13% 10.33%	16.72% 0.00% 13.07%
VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro	2.64% 21.87% 0.13% 10.33% 0.44%	16.72% 0.00% 13.07% 0.59%
VIC - Non metro Total VIC  WA - Inner city WA - Metro	2.64% 21.87% 0.13% 10.33%	16.72% 0.00% 13.07%
VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro	2.64% 21.87% 0.13% 10.33% 0.44%	16.72% 0.00% 13.07% 0.59%
VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro	2.64% 21.87% 0.13% 10.33% 0.44%	16.72% 0.00% 13.07% 0.59%
VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro Total WA	2.64% 21.87% 0.13% 10.33% 0.44% 10.90%	16.72% 0.00% 13.07% 0.59% 13.67%
VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro Total WA  Total Inner City Total Metro	2.64% 21.87% 0.13% 10.33% 0.44% 10.90% 0.63% 80.11%	16.72% 0.00% 13.07% 0.59% 13.67% 0.43% 81.76%
VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro Total WA  Total Inner City Total Inner City Total Inner City Total Inner Metro	2.64% 21.87%  0.13% 10.33% 0.44% 10.90%  0.63% 80.11% 19.26%	16.72%  0.00% 13.07% 0.59% 13.67%  0.43% 81.76% 17.81%
VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro Total WA  Total Inner City Total Metro	2.64% 21.87% 0.13% 10.33% 0.44% 10.90% 0.63% 80.11%	16.72% 0.00% 13.07% 0.59% 13.67% 0.43% 81.76%

Marcia   M	ARREARS \$ % (scheduled balance basis)					
Pare 2		21.60	61-00	00±	Total	
No.   1.00   1						
10.20						
Marco						
Sep 2.1		0.27%			0.64%	
C-22    C-28    C-28	Aug-22	0.00%	0.00%	0.23%	0.23%	
10.25	Sep-22	0.35%	0.00%	0.23%	0.58%	
De-22	Oct-22	0.30%	0.24%	0.24%		
1-00   1-00						
18-23						
December   Property   Property						
MONTEGRACE SAFETY NET						
Mar	IVIdI -23	0.55%	0.16%	1.07%	1.7770	
Mar	MORTGAGE SAFETY NET	No of Accounts	Amount (\$)			
No.   1						
June 22	·					
Mar						
Mag-27						
Sep 2		-				
04-22		1				
No. 22						
1,003,081   1,00						
Sep						
Part						
Marca						
Parce   Parc						
Amount		4	1,133,410			
Amount	* Incl. COVID-19 HARDSHIP	No of Accounts	Amount (¢)			
May-22		NO OF ACCOUNTS	Amount (3)			
Jun-22		-	-			
Mar   Mar		-	-			
Aug. 2		-	-			
Sep-22			-			
04-12		•	-			
No.	•	-	-			
Part		•	-			
Impub			-			
Reb-23		-	-			
Most		-	-			
No of Accounts		•	-			
Apr-22	Mar-23		-			
Apr-22	MODICAGE IN DOSSESSION	No of Assounts	Amount (¢)			
May 22		-	Amount (3)			
Jun-22			-			
Aug. 22			-			
Sep-22         1.00         363,920.22         COR-22         1.00         369,146.17         COR-22         1.00         369,146.17         COR-22         1.00         368,597.55         DE-02-22         1.00         369,146.17         COR-22         1.00         372,617.74         COR-22         1.00         372,617.74         COR-22	Jul-22		-			
Oct-22         1.00         369,146,17           Dec-22         1.00         372,617.74           Jan-23         c         c           Feb-23         c         c         c           Mar-23         c         c         c           PRINCIPAL LOSS         Gross Loss         LMI claim [AS]         LMI payment [AS]         Net loss           2019         c         c         c         c         c           2021         c         c         c         c         c           2022         c         c         c         c         c           2023         c         c         c         c         c           2024         c<			-			
Nov. 22						
Dec. 22						
In-23						
Feb.23   Septembrook   Septe		1.00	3/2,01/./4			
Name			_			
PRINCIPAL LOSS		-	-			
D019						
2020	DDINICIDAL LOCC					
2021		Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss	
2022	2019	Gross Loss -	LMI claim (A\$)	LMI payment (A\$)	<u>Net loss</u>	
Part	2019 2020	Gross Loss	LMI claim (A\$) - -	LMI payment (A\$) - -	Net loss	-
Excess Spread   ASS   Excess Spread   ASS   Excess Spread   ASS   APP-22   145,713.59   0.51%   314,439,382.53   313,048,438.33   0.67%   323,584,192.74   311-22   180,864.51   0.67%   323,584,192.74   311-22   0.00%   317,721,602.88   0.87%   303,876,389.71   0.672   0.00%   317,721,602.88   0.87%   303,876,389.71   0.672   0.00%   317,721,602.88   0.87%   303,876,389.71   0.672   0.00%   0.0	2019 2020 2021	<u>Gross Loss</u> - - -	<u>LMI claim (A\$)</u> - - -	LMI payment (A\$)	<u>Net loss</u>	
Apr-22     145,713.59     0.51%     341,439,382.53       May-22     89,070.03     0.32%     332,648,438.33       Jun-22     180,864.51     0.67%     323,584,192.74       Jul-22     0.00%     317,721,602.88       Aug-22     91,291.88     0.35%     313,979,236.35       Sep-22     175,550.33     0.69%     303,876,88-71       Oct-22     74,645.11     0.30%     299,023,496.90       Nov-22     132,896.95     0.55%     291,212,861.69       Dec-22     101,383.33     0.43%     284,347,942.58       Jan-23     96,052.74     0.41%     278,258,542.01       Feb-23     205,347.32     0.91%     271,742,356.15       Mar-23     118,570.42     0.54%     264,240,790.52       ANNUALISED CPR       Apr-22     22.67%       May-22     15.07%       Jul-22     15.07%       Jul-22     2.887%       Sep-22     13.54%       Oct-22     23.85%       Nov-22     21.49%       Dec-22     19.47%       Jan-23     21.50%       Feb-23     25.41%	2019 2020 2021 2022	Gross Loss	LMI claim (A\$) - - - -	LMI payment (A\$) - - - - -	Net loss	-
Apr-22     145,713.59     0.51%     341,439,382.53       May-22     89,070.03     0.32%     332,648,438.33       Jun-22     180,864.51     0.67%     323,584,192.74       Jul-22     0.00%     317,721,602.88       Aug-22     91,291.88     0.35%     313,979,236.35       Sep-22     175,550.33     0.69%     303,876,88.71       Oct-22     74,645.11     0.30%     299,023,496.90       Nov-22     132,886.95     0.55%     291,212,861.69       Dec-22     101,383.33     0.43%     284,347,942.58       Jan-23     96,052.74     0.41%     278,258,542.01       Feb-23     205,347.32     0.91%     271,742,356.15       Mar-23     118,570.42     0.54%     264,240,790.52       ANNUALISED CPR       Apr-22     22.67%       May-22     15.07%       Jul-22     15.07%       Jul-22     2.887%       Sep-22     13.54%       Ott-22     23.85%       Nov-22     21.49%       Dec-22     19.47%       Jan-23     21.50%       Feb-23     25.41%	2019 2020 2021 2022 2022 2023	- - - - -			Net loss	- - - -
May-22       89,070.03       0.32%       332,648,438.33         Jun-22       180,864.51       0.67%       323,584,192.74         Jul-22       -       0.00%       317,721,602.88         Aug-22       91,291.88       0.35%       313,979,236.35         Sep-22       175,550.33       0.69%       303,876,389.71         Oct-22       74,645.11       0.30%       299,023,496.90         Nov-22       101,383.33       0.43%       284,347,942.58         Jan-23       96,052.74       0.41%       278,258,542.01         Feb-23       205,347.32       0.91%       271,742,356.15         Mar-23       118,570.42       0.54%       264,240,790.52         Total       1,411,386.21       0.54%       264,240,790.52         Apr-22       22.67%       4.66%       4.66%       4.66%         Jun-22       15.07%       4.66%	2019 2020 2021 2022 2023 Total				<u>Net loss</u>	- - - - -
Jun-22         180,864.51         0.67%         323,584,192.74           Jul-22         -         0.00%         317,721,602.88           Aug-22         91,291.88         0.35%         313,979,236.35           Sep-22         175,550.33         0.69%         303,876,389.71           Oct-22         74,645.11         0.30%         299,023,496.90           Nov-22         132,896.95         0.55%         291,212,861.69           Dec-22         101,383.33         0.43%         284,347,942.58           Jan-23         96,052.74         0.41%         278,258,542.01           Feb-23         205,347.32         0.91%         271,742,356.15           Mar-23         118,570.42         0.54%         264,240,790.52           Total         1,411,386.21         2.54%           Apr-22         22.67%         2.54           May-22         15.07%         2.54           Jul-22         8.68%         2.54           Aug-22         2.88%         2.54           Sep-2         13.54%         2.54           Ot-22         13.49%         2.54           Dec-22         19.47%         2.38           Jan-23         12.50%	2019 2020 2021 2022 2023 Total  EXCESS SPREAD	Excess Spread (AS)	Excess Spread % p.a	Opening Bond Balance	<u>Net loss</u>	- - - - - -
Jul-22         -         0.00%         317,721,602.88           Aug-22         91,291.88         0.35%         313,979,236.35           Sep-22         175,550.33         0.69%         303,876,389.71           Oct-22         74,645.11         0.30%         299,023,496.90           Nov-22         132,896.95         0.55%         291,212,861.69           Dec-22         101,383.33         0.43%         284,347,942.58           Jan-23         96,052.74         0.41%         278,258,542.01           Feb-23         205,347.32         0.91%         271,742,356.15           Mar-23         118,570.42         0.54%         264,240,790.52           Total         1,411,386.21         0.54%         264,240,790.52           Apr-22         22.67%           May-22         15.07%         4.456%         4.456%           Jul-22         8.68%         4.464	2019 2020 2021 2022 2023 Total  EXCESS SPREAD Apr-22	Excess Spread (AS) 145,713.59	Excess Spread % p.a 0.51%		Net loss	- - - - - -
Aug-22     91,291.88     0.35%     313,979,236.35       Sep-22     175,550.33     0.69%     303,876,389.71       Ot-22     74,645.11     0.30%     299,023,496.90       Nov-22     132,896.95     0.55%     291,212,861.69       Dec-22     101,383.33     0.43%     284,347,942.58       Jan-23     96,052.74     0.41%     278,258,542.01       Feb-23     205,347.32     0.91%     271,742,356.15       Mar-23     118,570.42     0.54%     264,240,790.52       Total     1,411,386.21     0.54%     264,240,790.52       Apr-22     22.67%       May-22     24.56%       Jun-22     15.07%       Jul-22     8.68%       Aug-22     28.87%       Sep-22     13.54%       Ott-22     23.85%       Nov-22     19.47%       Jan-23     19.47%       Jan-23     25.41%	2019 2020 2021 2022 2023 Total  EXCESS SPREAD Apr-22 May-22	Excess Spread (AS) 145,713.59 89,070.03	Excess Spread % p.a  0.51% 0.32%	Opening Bond Balance 341,439,382.53 332,648,438.33	<u>Net loss</u>	- - - - -
Sep-22         175,550.33         0.69%         303,876,389.71           Oct-22         74,645.11         0.30%         299,023,496.90           Nov-22         132,896.95         0.55%         291,212,861.69           Dec-22         101,383.33         0.43%         284,347,942.58           Jan-23         96,052.74         0.41%         278,258,542.01           Feb-23         205,347.32         0.91%         271,742,356.15           Mar-23         118,570.42         0.54%         264,240,790.52           Total         1,411,386.21         .54%         264,240,790.52           Apr-22         22.67%         .86%         .86%           May-22         24.56%         .86%         .86%           Aug-22         8.66%         .88.7%         .86%           Aug-22         28.87%         .86%         .86%           Nov-22         23.85%         .86%         .86%         .86%           Nov-22         21.49%         .86%         .86%         .86%         .86%         .86%         .86%         .86%         .86%         .86%         .86%         .86%         .86%         .86%         .86%         .86%         .86%         .86%         .86%	2019 2020 2021 2022 2023 Total  EXCESS SPREAD Apr-22 May-22 Jun-22	Excess Spread (AS) 145,713.59 89,070.03	Excess Spread % p.a  0.51% 0.32% 0.67%	Opening Bond Balance 341,439,382.53 332,648,438.33 323,584,192.74	<u>Net loss</u>	- - - - - -
Nov-22         132,896.95         0.55%         291,212,861.69           Dec-22         101,383.33         0.43%         284,347,942.58           Jan-23         96,052.74         0.41%         278,258,542.01           Feb-23         205,347.32         0.91%         271,742,356.15           Mar-23         118,570.42         0.54%         264,240,790.52           Total         1,411,386.21         0.54%         264,240,790.52           ANNUALISED CPR         CPR % p.a           Apr-22         22.67%         4.66%           May-22         24.56%         4.76           Jun-22         15.07%         4.76           Jul-22         8.68%         4.82           Aug-22         28.87%         5.82           Sep-22         13.54%         5.46           Oct-22         23.85%         4.76           Nov-22         11.49%         4.76           Dec-22         19.47%         3.76           Jan-23         25.41%	2019 2020 2021 2022 2023 Total  EXCESS SPREAD Apr-22 May-22 Jun-22 Jul-22	Excess Spread (AS) 145,713.59 89,070.03 180,864.51	Excess Spread % p.a  0.51% 0.32% 0.67% 0.00%	Opening Bond Balance 341,439,382.53 332,648,438.33 323,584,192.74 317,721,602.88	<u>Net loss</u>	- - - - - -
Dec-22         101,383.33         0.43%         284,347,942.58           Jan-23         96,052.74         0.41%         278,258,542.01           Feb-23         205,347.32         0.91%         271,742,356.15           Mar-23         118,570.42         0.54%         264,240,790.52           AnnualiseD CPR         CPR % p.a           Apr-22         22.67%         44.56%         44.56%         44.56%         44.56%         44.56%         44.56%         44.56%         45.56%	2019 2020 2021 2021 2022 2023 Total  EXCESS SPREAD Apr-22 May-22 Jul-22 Jul-22 Aug-22 Sep-22	Excess Spread (AS)  145,713.59  89,070.03  180,864.51  91,291.88  175,550.33	Excess Spread % p.a  0.51% 0.32% 0.67% 0.00% 0.35%	Opening Bond Balance 341,439,382.53 332,648,438.33 323,584,192.74 317,721,602.88 313,979,236.35	Net loss	- - - - - - -
Jan-23         96,052.74         0.41%         278,258,542.01           Feb-23         205,347.32         0.91%         271,742,356.15           Mar-23         118,570.42         0.54%         264,240,790.52           Total         1,411,386.21         2.67%           ANNUALISED CPR         CPR % p.a         2           Apr-22         22.67%         2           May-22         15.07%         3           Jun-22         15.07%         3           Jul-22         8.68%         4           Aug-22         28.87%         5           Sep-22         13.54%         4           Ot-22         23.85%         8           Nov-22         19.47%         3           Jan-23         21.50%         4           Feb-23         25.41%	2019 2020 2021 2022 2023 Total  EXCESS SPREAD Apr-22 May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22	Excess Spread (AS) 145,713.59 89,070.03 180,864.51 91,291.88 175,550.33 74,645.11	Excess Spread % p.a 0.51% 0.35% 0.67% 0.00% 0.35% 0.69%	Opening Bond Balance 341,439,382.53 332,648,438.33 332,584,192.74 317,721,602.88 313,979,236.35 303,876,389.71 299,023,496.90	<u>Net loss</u>	- - - - - - -
Feb-23         205,347.32         0.91%         271,742,356.15           Mar-23         118,570.42         0.54%         264,240,790.52           ANNUALISED CPR         CPR % p.a         CPR % p.a         CPR % p.a           Apr-22         22.67%         CPR % p.a         CPR % p.a <t< td=""><td>2019 2020 2021 2022 2023 Total  EXCESS SPREAD Apr-22 May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22</td><td>Excess Spread (AS)  145,713.59  89,070.03  180,864.51  -  91,291.88  175,550.33  74,645.11  132,896.95</td><td>Excess Spread % p.a  0.51% 0.32% 0.67% 0.00% 0.35% 0.69% 0.35%</td><td>Opening Bond Balance 341,439,382.53 332,648,438.33 323,584,192.74 317,721,602.88 313,979,236.35 303,876,389.71 299,023,496.90 291,212,861.69</td><td><u>Net loss</u></td><td>- - - - - -</td></t<>	2019 2020 2021 2022 2023 Total  EXCESS SPREAD Apr-22 May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22	Excess Spread (AS)  145,713.59  89,070.03  180,864.51  -  91,291.88  175,550.33  74,645.11  132,896.95	Excess Spread % p.a  0.51% 0.32% 0.67% 0.00% 0.35% 0.69% 0.35%	Opening Bond Balance 341,439,382.53 332,648,438.33 323,584,192.74 317,721,602.88 313,979,236.35 303,876,389.71 299,023,496.90 291,212,861.69	<u>Net loss</u>	- - - - - -
Mar-23         118,570.42         0.54%         264,240,790.52           Total         1,411,386.21         0.54%         264,240,790.52           ANNUALISED CPR         CPR % p.a         CPR % p.a<	2019 2020 2021 2021 2022 2023 Total  EXCESS SPREAD Apr-22 May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 Dec-22	Excess Spread (AS)  145,713.59  89,070.03  180,864.51  91,291.88  175,550.33  74,645.11  132,896.95  101,383.33	Excess Spread % p.a  0.51% 0.32% 0.67% 0.00% 0.35% 0.69% 0.30% 0.55% 0.55%	Opening Bond Balance 341,439,382.53 332,648,438.33 323,584,192.74 317,721,602.88 313,979,236.35 303,876,389.71 299,023,496.90 291,212,861.69 284,347,942.58	<u>Net loss</u>	- - - - - -
ANNUALISED CPR         CPR % p.a           Apr-22         22.67%           May-22         24.56%           Jul-22         15.07%           Jul-22         8.68%           Aug-22         28.87%           Sep-22         13.54%           Oct-22         23.85%           Nov-22         21.49%           Dec-22         19.47%           Jan-23         21.50%           Feb-23         25.41%	2019 2020 2021 2021 2022 2023 Total  EXCESS SPREAD Apr-22 May-22 Jun-22 Jul-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 Jan-23	Excess Spread (AS)  145,713.59 89,070.03 180,864.51 91,291.88 175,550.33 74,645.11 132,896.95 101,383.33 96,052.74	Excess Spread % p.a 0.51% 0.32% 0.67% 0.00% 0.35% 0.69% 0.30% 0.55% 0.43% 0.43%	Opening Bond Balance 341,439,382.53 332,648,438.33 332,584,192.74 317,721,602.88 313,979,236.35 303,876,389.71 299,023,496.90 291,212,861.69 284,347,942.58 278,258,542.01	<u>Net loss</u>	
ANNUALISED CPR  Apr-22 22.67%  May-22 22.67%  Jun-22 Jun-22 15.07%  Jul-12 8.68%  Aug-22 28.87%  Sep-22 13.54%  Oct-22 23.85%  Nov-22 21.49%  Dec-22 19.47%  Jan-23 21.50%  Feb-23 25.41%	2019 2020 2021 2021 2022 2023 Total  EXCESS SPREAD Apr-22 May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 Feb-23	Excess Spread (AS) 145,713.59 89,070.03 180,864.51 91,291.88 175,550.33 74,645.11 132,896.95 101,383.33 96,052.74 205,347.32	Excess Spread % p.a  0.51% 0.32% 0.67% 0.00% 0.35% 0.69% 0.30% 0.55% 0.41% 0.41%	Opening Bond Balance 341,439,382.53 332,648,438.33 323,584,192.74 317,721,602.88 313,979,236.35 303,876,389.71 299,023,496.90 291,212,861.69 284,347,942.58 278,258,542.01 271,742,356.15	Net loss	- - - - - -
Apr-22     22.67%       May-22     24.56%       Jul-22     15.07%       Jul-22     8.68%       Aug-22     28.87%       Sep-22     13.54%       Oct-22     23.85%       Nov-22     19.47%       Jan-23     21.50%       Feb-23     25.41%	2019 2020 2021 2021 2022 2023 Total  EXCESS SPREAD Apr-22 May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23	Excess Spread (AS)  145,713.59  89,070.03  180,864.51  91,291.88  175,550.33  74,645.11  132,89695  101,383.33  96,052.74  205,347.32  118,570.42	Excess Spread % p.a  0.51% 0.32% 0.67% 0.00% 0.35% 0.69% 0.30% 0.55% 0.41% 0.41%	Opening Bond Balance 341,439,382.53 332,648,438.33 323,584,192.74 317,721,602.88 313,979,236.35 303,876,389.71 299,023,496.90 291,212,861.69 284,347,942.58 278,258,542.01 271,742,356.15	Net loss	- - - - - - - -
May-22     24.56%       Jun-22     15.07%       Jul-22     8.68%       Aug-22     28.87%       Sep-22     13.54%       Ott-22     23.85%       Nov-22     21.49%       Dec-22     19.47%       Jan-23     21.50%       Feb-23     25.41%	2019 2020 2021 2021 2022 2023 Total  EXCESS SPREAD Apr-22 May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 Dec-22 Jan-23 Feb-23 Mar-23 Total	Excess Spread (AS) 145,713.59 89,070.03 180,864.51 91,291.88 175,550.33 74,645.11 132,886.95 101,383.33 96,052.74 205,347.32 118,570.42 1,411,386.21	Excess Spread % p.a  0.51% 0.32% 0.67% 0.00% 0.35% 0.69% 0.30% 0.55% 0.41% 0.41%	Opening Bond Balance 341,439,382.53 332,648,438.33 323,584,192.74 317,721,602.88 313,979,236.35 303,876,389.71 299,023,496.90 291,212,861.69 284,347,942.58 278,258,542.01 271,742,356.15	Net loss	· · · · · · · · · · · · · · · · · · ·
Jun-22     15.07%       Jul-22     8.66%       Aug-22     28.87%       Sep-22     13.54%       Oct-22     23.85%       Nov-22     21.49%       Dec-22     19.47%       Jan-23     21.50%       Feb-23     25.41%	2019 2020 2021 2021 2022 2023 Total  EXCESS SPREAD Apr-22 May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Total  ANNUALISED CPR	Excess Spread (AS)  145,713.59  89,070.03  180,864.51  91,291.88  175,550.33  74,645.11  132,896.95  101,383.33  96,052.74  205,347.32  118,570.42  1,411,386.21	Excess Spread % p.a  0.51% 0.32% 0.67% 0.00% 0.35% 0.69% 0.30% 0.55% 0.41% 0.41%	Opening Bond Balance 341,439,382.53 332,648,438.33 323,584,192.74 317,721,602.88 313,979,236.35 303,876,389.71 299,023,496.90 291,212,861.69 284,347,942.58 278,258,542.01 271,742,356.15	<u>Net loss</u>	· · · · · · · · · · · · · · · · · · ·
Jul-22     8.68%       Aug-22     28.87%       Sep-22     13.54%       Oct-22     23.85%       Nov-22     21.49%       Dec-22     19.47%       Jan-23     21.50%       Feb-23     25.41%	2019 2020 2021 2021 2022 2023 Total  EXCESS SPREAD Apr-22 May-22 Jun-22 Jul-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Total  ANNUALISED CPR Apr-22	Excess Spread (AS)  145,713.59  89,070.03  180,864.51  91,291.88  175,550.33  74,645.11  132,896.95  101,383.33  96,052.74  205,347.32  118,570.42  1,411,386.21  CPR % p.a  22.67%	Excess Spread % p.a  0.51% 0.32% 0.67% 0.00% 0.35% 0.69% 0.30% 0.55% 0.41% 0.41%	Opening Bond Balance 341,439,382.53 332,648,438.33 323,584,192.74 317,721,602.88 313,979,236.35 303,876,389.71 299,023,496.90 291,212,861.69 284,347,942.58 278,258,542.01 271,742,356.15	<u>Net loss</u>	· · · · · · · · · · · · · · · · · · ·
Aug-22     28.87%       Sep-22     13.54%       Ott-22     23.85%       Nov-22     21.49%       Dec-22     19.47%       Jan-23     21.50%       Feb-23     25.41%	2019 2020 2021 2021 2022 2023 Total  EXCESS SPREAD Apr-22 May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Total  ANNUALISED CPR Apr-22 May-22 May-22 May-22 May-22 May-22	Excess Spread (AS)  145,713.59  89,070.03  180,864.51  91,291.88  175,550.33  74,645.11  132,896.95  101,383.33  96,052.74  205,347.32  118,570.42  1,411,386.21  CPR % p.a  22.67%  24.56%	Excess Spread % p.a  0.51% 0.32% 0.67% 0.00% 0.35% 0.69% 0.30% 0.55% 0.41% 0.41%	Opening Bond Balance 341,439,382.53 332,648,438.33 323,584,192.74 317,721,602.88 313,979,236.35 303,876,389.71 299,023,496.90 291,212,861.69 284,347,942.58 278,258,542.01 271,742,356.15	Net loss	· · · · · · · · · · · · · · · · · · ·
Sep-22     13.54%       Oct-22     23.85%       Nov-22     21.49%       Dec-22     19.47%       Jan-23     21.50%       Feb-23     25.41%	2019 2020 2021 2021 2022 2023 Total  EXCESS SPREAD Apr-22 May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Total  ANNUALISED CPR Apr-22 May-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-23 Jun-24 Jun-24 Jun-24 Jun-24 Jun-24 Jun-24 Jun-25 Jun-24	Excess Spread (AS)  145,713.59  89,070.03  180,864.51  91,291.88  175,550.33  74,645.11  132,896.95  101,383.33  96,052.74  205,347.32  118,570.42  1,411,386.21  CPR % p.a  22.67%  24.56%  15.07%	Excess Spread % p.a  0.51% 0.32% 0.67% 0.00% 0.35% 0.69% 0.30% 0.55% 0.41% 0.41%	Opening Bond Balance 341,439,382.53 332,648,438.33 323,584,192.74 317,721,602.88 313,979,236.35 303,876,389.71 299,023,496.90 291,212,861.69 284,347,942.58 278,258,542.01 271,742,356.15	Net loss	
Oct-22     23.85%       Nov-22     21.49%       Dec-22     19.47%       Jan-23     21.50%       Feb-23     25.41%	2019 2020 2020 2021 2021 2022 2023 Total  EXCESS SPREAD Apr-22 May-22 Jun-22 Jul-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Jan-23 Total  ANNUALISED CPR Apr-22 May-22 Jun-22 Jun-24 J	Excess Spread (AS)  145,713.59  89,070.03  180,864.51  91,291.88  175,550.33  74,645.11  132,896.95  101,383.33  96,052.74  205,347.32  118,570.42  1,411,386.21  CPR % p.a  22.67%  24.56%  15.07%  8.68%	Excess Spread % p.a  0.51% 0.32% 0.67% 0.00% 0.35% 0.69% 0.30% 0.55% 0.41% 0.41%	Opening Bond Balance 341,439,382.53 332,648,438.33 323,584,192.74 317,721,602.88 313,979,236.35 303,876,389.71 299,023,496.90 291,212,861.69 284,347,942.58 278,258,542.01 271,742,356.15	Net loss	· · · · · · · · · · · · · · · · · · ·
Nov-22     21.49%       Dec-22     19.47%       Jan-23     21.50%       Feb-23     25.41%	2019 2020 2021 2021 2022 2023 Total  EXCESS SPREAD Apr-22 May-22 Jun-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Total  ANNUALISED CPR Apr-22 May-22 Jun-22	Excess Spread (AS)  145,713.59 89,070.03 180,864.51  91,291.88 175,550.33 74,645.11 132,886.95 101,383.33 96,052.74 205,347.32 118,570.42 1,411,386.21  CPR % p.a 22.67% 24.56% 15.07% 8.68% 28.87%	Excess Spread % p.a  0.51% 0.32% 0.67% 0.00% 0.35% 0.69% 0.30% 0.55% 0.41% 0.41%	Opening Bond Balance 341,439,382.53 332,648,438.33 323,584,192.74 317,721,602.88 313,979,236.35 303,876,389.71 299,023,496.90 291,212,861.69 284,347,942.58 278,258,542.01 271,742,356.15	Net loss	· · · · · · · · · · · · · · · · · · ·
Jan-23 21.50% Feb-23 25.41%	2019 2020 2021 2021 2022 2023 Total  EXCESS SPREAD Apr-22 May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Total  ANNUALISED CPR Apr-22 Jul-22 Jul-22 Jul-22 Jul-22 Jul-22 Jul-22 Jul-22 Jul-22 Sep-22 Sep-22 Sep-22	Excess Spread (AS)  145,713.59  89,070.03  180,864.51  91,291.88  175,550.33  74,645.11  132,886.95  101,383.33  96,052.74  205,347.32  118,570.42  1,411,386.21  CPR % p.a  22.67%  24.56%  15.07%  8.68%  28.87%  13.54%	Excess Spread % p.a  0.51% 0.32% 0.67% 0.00% 0.35% 0.69% 0.30% 0.55% 0.41% 0.41%	Opening Bond Balance 341,439,382.53 332,648,438.33 323,584,192.74 317,721,602.88 313,979,236.35 303,876,389.71 299,023,496.90 291,212,861.69 284,347,942.58 278,258,542.01 271,742,356.15	Net loss	· · · · · · · · · · · · · · · · · · ·
Feb-23 25.41%	2019 2020 2020 2021 2021 2022 2023 Total  EXCESS SPREAD Apr-22 May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Total  ANNUALISED CPR Apr-22 May-22 Jun-22 Sep-22 Oct-22 Nov-22 Oct-22 Nov-22 Nov-22 Nov-23 Nov-22	Excess Spread (AS)  145,713.59 89,070.03 180,864.51 91,291.88 175,550.33 74,645.11 132,896.95 101,383.33 96,052.74 205,347.32 118,570.42 1,411,386.21  CPR % p.a 22,67% 24,56% 15,07% 8.68% 28.87% 13,54% 23.85% 21,49%	Excess Spread % p.a  0.51% 0.32% 0.67% 0.00% 0.35% 0.69% 0.30% 0.55% 0.41% 0.41%	Opening Bond Balance 341,439,382.53 332,648,438.33 323,584,192.74 317,721,602.88 313,979,236.35 303,876,389.71 299,023,496.90 291,212,861.69 284,347,942.58 278,258,542.01 271,742,356.15	Net loss	· · · · · · · · · · · · · · · · · · ·
	2019 2020 2021 2021 2022 2023 Total  EXCESS SPREAD Apr-22 May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Total  ANNUALISED CPR Apr-22 Jul-22 Jul-22 Sep-22 Jul-22 Jul-22 Jul-22 Sep-22 Jul-22 Jul-22 Jul-22 Jul-22 Jul-22 Jul-22 Jul-22 Jul-22 Jul-22 Sep-22 Sep-22 Oct-22 Nov-22 Dec-22 Dec-22 Dec-22	Excess Spread (AS)  145,713.59  89,070.03  180,864.51  91,291.88  175,550.33  74,645.11  132,896.95  101,383.33  96,052.74  205,347.32  118,570.42  1,411,386.21  CPR % p.a  22.67%  24.56%  15.07%  8.68%  28.87%  13.54%  23.85%  21.49%  19.47%	Excess Spread % p.a  0.51% 0.32% 0.67% 0.00% 0.35% 0.69% 0.30% 0.55% 0.41% 0.41%	Opening Bond Balance 341,439,382.53 332,648,438.33 323,584,192.74 317,721,602.88 313,979,236.35 303,876,389.71 299,023,496.90 291,212,861.69 284,347,942.58 278,258,542.01 271,742,356.15	Net loss	· · · · · · · · · · · · · · · · · · ·
Md1-25 21.29%	2019 2020 2020 2021 2021 2022 2023  Total  EXCESS SPREAD Apr-22 May-22 Jul-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 Total  ANNUALISED CPR Apr-22 May-22 Jul-22 Jul-22 Aug-22 Jul-22 Jul-22 Aug-22 Dec-22 Jan-23 Feb-23 Mar-23 Total	Excess Spread (AS)  145,713.59  89,070.03  180,864.51  91,291.88  175,550.33  74,645.11  132,896.95  101,383.33  96,052.74  205,347.32  118,570.42  1,411,386.21  CPR % p.a  22.67%  24.56%  15.07%  8.68%  28.87%  13.54%  23.85%  21.49%  19.47%  21.50%	Excess Spread % p.a  0.51% 0.32% 0.67% 0.00% 0.35% 0.69% 0.30% 0.55% 0.41% 0.41%	Opening Bond Balance 341,439,382.53 332,648,438.33 323,584,192.74 317,721,602.88 313,979,236.35 303,876,389.71 299,023,496.90 291,212,861.69 284,347,942.58 278,258,542.01 271,742,356.15	Net loss	· · · · · · · · · · · · · · · · · · ·
	2019 2020 2021 2021 2022 2023 Total  EXCESS SPREAD Apr-22 May-22 Jun-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Jan-23 Total  ANNUALISED CPR Apr-22 May-22 Jun-22 Jun-22 Jun-23 Total  ANNUALISED CPR Apr-22 May-22 Jun-22 Jun-23 Feb-23	Excess Spread (AS)  145,713.59 89,070.03 180,864.51 91,291.88 175,550.33 74,645.11 132,896.95 101,383.33 96,052.74 205,347.32 118,570.42 1,411,386.21  CPR % p.a 22.67% 24.56% 15.07% 8.68% 28.87% 13.54% 23.85% 21.49% 19.47% 21.50% 25.41%	Excess Spread % p.a  0.51% 0.32% 0.67% 0.00% 0.35% 0.69% 0.30% 0.55% 0.41% 0.41%	Opening Bond Balance 341,439,382.53 332,648,438.33 323,584,192.74 317,721,602.88 313,979,236.35 303,876,389.71 299,023,496.90 291,212,861.69 284,347,942.58 278,258,542.01 271,742,356.15	Net loss	· · · · · · · · · · · · · · · · · · ·

RESERVES Principal Draw Liquidity Reserve Account Income Reserve

SUPPORTING RATINGS

Fixed Rate Swap Provider Liquidity Reserve Account Holder Bank Account Provider

SERVICER

Servicer:
Servicer Ranking or Rating:
Servicer Rating:
Servicer Experience:

Back-Up Servicer:

<u>Available</u> <u>Drawn</u> 2,194,003.48

> Current Rating S&P / <u>Party</u>

BNP PARIBAS MUFG Bank, Ltd Westpac

150,000.00

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 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

Progress 2012-1 Trust Progress 2012-2 Trust Progress 2013-1 Trust Progress 2014-1 Trust Progress 2014-1 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 .1 Perpetual Trustee (Cold)