PROGRESS 2016-1 TRUST

Monday, 22 April 2024

Progress 2016-1 Trust Perpetual Trustee Company Limited Transaction Name: Trustee:

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

	Base	Margin	Interest Calculation
Class A Notes	1 M BBSW	123bps	Actual/365
Class AB Notes	1 M BBSW	180bps	Actual/365
Class B Notes	1 M BBSW	220bps	Actual/365
Class C Notes	1 M BBSW	315bps	Actual/365
Class D Notes	1 M BBSW	595bps	Actual/365

			Current Invested				
	Currency	Initial Stated Amount	Amount	Current Stated Amount	Percentages at Issue	Current Percentages	Rating S&P/Moodys
Class A Notes	A\$	690,000,000.00	84,377,135.67	84,377,135.67	92.00%	83.63%	AAA / Aaa
Class AB Notes	A\$	37,950,000.00	10,448,640.21	10,448,640.21	5.06%	10.36%	AAA /n.r
Class B Notes	A\$	12,900,000.00	3,551,711.70	3,551,711.70	1.72%	3.52%	AA+/n.r.
Class C Notes	A\$	8,100,000.00	2,230,144.53	2,230,144.53	1.08%	2.21%	A+/n.r.
Class D Notes	A\$	1,050,000.00	291,139.78	291,139.78	0.14%	0.29%	n.r/n.r.
TOTAL		750,000,000.00	100,898,771.89	100,898,771.89	100.00%	100.00%	

Current Payment Date:	۸ Pre Payment	Monday, 22 April 2024					
	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	0.1253	5.5272%	22-Apr-24	690,000	0.61	3.01	0.1223
Class AB Notes	0.2821	6.0972%	22-Apr-24	37,950	1.51	6.77	0.2753
Class B Notes	0.2821	6.4972%	22-Apr-24	12,900	1.61	6.77	0.2753
Class C Notes	0.2821	7.4472%	22-Apr-24	8,100	1.84	6.77	0.2753
Class D Notes	0.2841	10.2472%	22-Apr-24	1,050	2.55	6.82	0.2773
TOTAL	•	•	•	750,000	8.12	30.14	

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Mar - 24</u>
Total pool size:	\$742,931,233.00	\$99,994,899.59
Total Number Of Loans (UnConsolidated):	3582	752
Total number of loans (consolidating split loans):	2345	529
Average loan Size:	\$316,815.00	\$189,026.28
Maximum loan size:	\$993,677.00	\$766,715.66
Fotal property value:	\$1,305,952,265.00	\$313,572,958.00
Number of Properties:	2501	559
Average property value:	\$522,172.00	\$560,953.41
Average current LVR:	60.44%	35.49%
Average Term to Maturity (months):	316	219.08
Maximum Remaining Term to Maturity (months):	358	266.17
Veighted Average Seasoning (months):	34	122.29
Veighted Average Current LVR:	65.15%	50.23%
Veighted Average Term to Maturity (months):	309	230.29
6 of pool with loans > \$500,000:	25.14%	12.45%
6 of pool (amount) LoDoc Loans:	0.00%	0.00%
Aaximum Current LVR:	92.83%	108.16%
6 Fixed Rate Loans(Value):	24.55%	5.77%
6 Interest Only loans (Value):	33.60%	3.09%
Veighted Average Mortgage Interest:	4.42%	6.80%
Veighted Average Fixed Rate:		2.88%
Veighted Average Variable Rate:		7.04%
nvestment Loans:	23.83%	28.37%
Note: Loan purpose determines investment lending classification from 01/03/2019		
Outstanding Balance Distribution	\$ % at Issue	Mar - 24
\$0	0.00%	-0.31%
\$0 and ≤ \$100,000	1.34%	5.64%
\$100,000 and ≤ \$150,000	2.94%	7.13%
\$150,000 and ≤ \$200,000	5.33%	10.54%
\$200,000 and \(\frac{\pmax}{2} \)500,000	10.00%	13.74%
\$250,000 and ≤ \$300,000	13.60%	14.43%
\$300,000 and ≤ \$350,000	12.28%	14.13%
\$350,000 and ≤ \$400,000	11.54%	7.90%
\$400,000 and ≤ \$450,000	10.31%	7.70%
\$450,000 and ≤ \$500,000	7.52%	6.66%
\$500,000 and \$\\$550,000	6.23%	2.14%
\$550,000 and \$\$600,000	4.36%	2.14%
\$600,000 and \$\$650,000	3.43%	1.87%
\$650,000 and \$\$700,000	2.64%	3.37%
\$700,000 and \$ \$750,000	1.84%	1.41%
\$750,000 and \$\$800,000	1.57%	0.77%
\$800,000 and \(\seconds \)\$850,000	2.20%	0.77%
\$850,000 and \(\leq \frac{5}{2}\)	0.59%	0.00%
\$850,000 and ≤ \$950,000 \$900,000 and ≤ \$950,000	0.59% 1.49%	0.00%
• \$950,000 and ≤ \$1,000,000	0.79%	0.00%
5950,000 and ≤ \$1,000,000 Total	100.00%	100.00%

Outstanding Balance LVR Distribution	\$ % at Issue	Mar - 24
<u>Sutstanding Baranec EVN Distribution</u> ≤ 0%	0.00%	-0.31%
> 0% and ≤ 25%	8.74%	11.89%
> 25% and ≤ 30%	2.64%	3.47%
> 30% and ≤ 35%	3.20%	6.58%
> 35% and ≤ 40%	3.67%	7.31%
> 40% and ≤ 45%	4.05%	6.88%
> 45% and ≤ 50%	4.86%	7.19%
> 50% and ≤ 55%	5.42%	11.99%
> 55% and ≤ 60% > 60% and ≤ 65%	6.18% 8.14%	11.25% 12.74%
> 65% and ≤ 70%	9.64%	9.17%
> 70% and ≤ 75%	15.18%	7.04%
> 75% and ≤ 80%	16.89%	2.56%
> 80% and ≤ 85%	4.65%	1.11%
> 85% and ≤ 90%	5.88%	0.86%
> 90% and ≤ 95%	0.85%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
> 100%	0.00%	0.26%
Total	100.00%	100.00%
Mortgage Insurance	\$ % at Issue	<u>Mar - 24</u>
Genworth	13.86%	10.59%
QBE	86.14%	88.35%
Uninsured	0.00%	1.06%
Total	100.00%	100.00%

Seasoning Analysis O mths and < 3 mths	\$ % at Issue	Mar - 24
> 0 mths and ≤ 3 mths > 3 mths and ≤ 6 mths	0.33% 1.25%	0.00% 0.00%
> 3 mtns and ≤ 6 mtns > 6 mths and ≤ 9 mths	0.75%	0.00%
> 9 mths and ≤ 9 mths > 9 mths and ≤ 12 mths	0.66%	0.00%
> 12 mths and ≤ 12 mths > 12 mths and ≤ 15 mths	5.71%	0.00%
> 15 mths and ≤ 18 mths	10.39%	0.00%
> 18 mths and ≤ 21 mths	6.91%	0.00%
> 21 mths and ≤ 24 mths	4.49%	0.00%
> 24 mths and ≤ 36 mths	40.49%	0.00%
> 36 mths and ≤ 48 mths	14.44%	0.00%
> 48 mths and ≤ 60 mths	5.64%	0.00%
> 60 mths and ≤ 72 mths	2.74%	0.00%
> 72 mths and ≤ 84 mths	1.60%	0.00%
> 84 mths and ≤ 96 mths	2.08%	0.74%
> 96 mths and ≤ 108 mths	1.05%	
> 108 mths and ≤ 120 mths	0.40%	
> 108 mths and ≤ 120 mths > 120 mths	0.40% 1.06%	30.09% 54.49%
> 108 mths and ≤ 120 mths	0.40%	30.09%
> 108 mths and ≤ 120 mths > 120 mths Total	0.40% 1.06% 100.00%	30.09% 54.49% 100.00%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution	0.40% 1.06% 100.00% \$ % at Issue	30.09% 54.49% 100.00% Mar - 24
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT- Metro	0.40% 1.06% 100.00% \$ % at Issue 1.71%	30.09% 54.49% 100.00% Mar - 24 1.14%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution	0.40% 1.06% 100.00% \$ % at Issue	30.09% 54.49% 100.00% Mar - 24 1.14%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT	0.40% 1.06% 100.00% \$ % at issue 1.71% 1.71%	30.09% 54.49% 100.00% Mar - 24 1.14%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT- Metro	0.40% 1.06% 100.00% \$ % at Issue 1.71%	30.09% 54.49% 100.00% Mar - 24 1.14% 1.14%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro	0.40% 1.06% 100.00% \$\frac{\$\\$ at Issue}{1.71\%}\$ 1.71\% 0.18\% 29.70\%	30.09% 54.49% 100.00% Mar - 24 1.14% 1.14% 0.48% 35.65%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city	0.40% 1.06% 100.00% \$ % at Issue 1.71% 1.71%	30.09% 54.49% 100.00% Mar - 24 1.14% 1.14% 0.48% 35.65% 3.68%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro	0.40% 1.06% 100.00% \$ % at issue 1.71% 1.71% 0.18% 29.70% 10.39%	30.09% 54.49% 100.00% Mar - 24 1.14% 1.14% 0.48% 35.65% 3.68%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro	0.40% 1.06% 100.00% \$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28%	30.09% 54.49% 100.00% Mar - 24 1.14% 0.48% 35.65% 3.68% 39.81%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro	0.40% 1.06% 100.00% \$ \times \text{at Issue} \\ 1.71\times \\ 1.71\times \\ 1.71\times \\ 29.70\times \\ 10.39\times \\ 40.27\times \\ 0.28\times \\ 0.15\times \\ 0.15\times \\ 0.15\times \\ 1.05\times \\ 1.05\t	30.09% 54.49% 100.00% Mar - 24 1.14% 1.14% 0.48% 35.65% 3.68% 39.81% 0.00% 0.38%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro	0.40% 1.06% 100.00% \$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28%	30.09% 54.49% 100.00% Mar - 24 1.14% 1.14% 0.48% 35.65% 3.68% 39.81% 0.00% 0.38%
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> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro	0.40% 1.06% 100.00% \$\frac{\\$\\$ \text{x at Issue}}{1.71\%} 1.71\% 1.71\% 0.18\% 29.70\% 10.39\% 40.27\% 0.28\% 0.15\% 0.43\% 0.05\% 8.49\%	30.09% 54.49% 100.00% Mar - 24 1.14% 1.14% 0.48% 35.65% 3.68% 39.81% 0.00% 0.38% 0.38%
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> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro	0.40% 1.06% 100.00% \$\frac{\\$\\$ \text{x at Issue}}{1.71\%} 1.71\% 1.71\% 0.18\% 29.70\% 10.39\% 40.27\% 0.28\% 0.15\% 0.43\% 0.05\% 8.49\%	30.09% 54.49% 100.00% Mar - 24 1.14% 1.14% 0.48% 35.65% 3.68% 39.81% 0.00% 0.38% 0.38% 0.26% 12.50% 3.24%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro QLD - Non metro	0.40% 1.06% 100.00% \$\frac{\$\\$ x at Issue}{1.71\%} 1.71\% 0.18\% 29.70\% 10.39\% 40.27\% 0.28\% 0.15\% 0.43\% 0.05\% 8.49\% 5.85\%	30.09% 54.49% 100.00% Mar - 24 1.14% 1.14% 0.48% 35.65% 3.68% 39.81% 0.00% 0.38% 0.38% 0.26% 12.50% 3.24% 16.00%
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> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city 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 - Inner city SA - Inner city TAS - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Mon metro Total TAS VIC - Inner city	0.40% 1.06% 100.00% \$\frac{\\$5\time\$ t issue}{1.71\%}\$ 1.71\% 1.71\% 0.18\% 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\% 0.05\% 0.45\% 1.05\% 0.36\%	30.09% 54.49% 100.00% Mar - 24 1.14% 1.14% 0.48% 35.65% 3.68% 39.81% 0.00% 0.38% 0.26% 12.50% 3.24% 16.00% 0.00% 6.00% 0.46% 6.46% 0.31% 0.30% 0.32% 0.93% 0.93%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city 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 - Metro TAS - Inner city TAS - Metro TAS - Non metro Total TAS	0.40% 1.06% 100.00% \$\frac{\\$\\$ \times \text{ Issue}}{1.71\%}\$ 1.71\% 1.71\% 0.18\% 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\% 0.45\% 1.05\%	30.09% 54.49% 100.00% Mar - 24 1.14% 1.14% 0.48% 35.65% 3.68% 39.81% 0.00% 0.38% 0.38% 12.50% 3.24% 16.00% 0.00% 6.00% 6.00% 6.46% 0.31% 0.30% 0.32% 0.93% 0.09%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city 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 - Inner city SA - Metro SA - Non metro Total SA TAS - Non metro Total TAS - Wetro VIC - Inner city VIC - Inner city VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC	0.40% 1.06% 100.00% \$\frac{\\$\\$ \times \text{ Issue}}{1.71\%}\$ 1.71\% 1.71\% 0.18\% 29.70\% 10.39\% 40.27\% 0.28\% 0.15\% 0.43\% 0.05\% 8.49\% 5.85\% 14.39\% 0.62\% 6.19\% 0.62\% 6.88\% 0.07\% 0.53\% 0.45\% 1.05\% 0.36\% 17.39\% 2.52\% 20.26\%	30.09% 54.49% 100.00% Mar - 24 1.14% 1.14% 0.48% 35.65% 3.68% 39.81% 0.00% 0.38% 0.26% 12.50% 3.24% 16.00% 0.00% 6.00% 0.46% 6.46% 0.31% 0.30% 0.32% 0.93% 0.00% 12.92% 2.48% 15.40%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city 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 TAS VIC - Metro VIC - Non metro Total TAS VIC - Non metro Total VIC WA - Inner city	0.40% 1.06% 100.00% \$\frac{\\$ \times \text{ Issue}}{1.71\%} \\ 1.71\% 1.71\% 0.18\% 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\%	30.09% 54.49% 100.00% Mar - 24 1.14% 1.14% 0.48% 35.65% 3.68% 39.81% 0.00% 0.38% 0.38% 0.26% 12.50% 3.24% 16.00% 0.00% 6.00% 0.46% 6.46% 0.31% 0.30% 0.32% 0.93% 0.00% 12.92% 2.48% 15.40%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city 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 TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city VIC - Non metro Total TAS	0.40% 1.06% 100.00% \$\frac{\\$5\time\$ t issue}{1.71\%}\$ 1.71\% 1.71\% 0.18\% 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\% 0.05\% 1.05\% 0.36\% 17.39\% 2.52\% 20.26\% 0.23\% 13.71\%	30.09% 54.49% 100.00% Mar - 24 1.14% 1.14% 0.48% 35.65% 3.68% 39.81% 0.00% 0.38% 0.26% 12.50% 3.24% 16.00% 0.00% 6.00% 0.46% 6.46% 0.31% 0.30% 0.32% 0.93% 0.00% 12.92% 2.48% 15.40% 0.00% 17.61%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city 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 - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Metro WA - Non metro	0.40% 1.06% 100.00% \$\frac{\\$ \times \text{ Issue}}{1.71\%} 1.71\% 1.71\% 0.18\% 29.70\% 10.39\% 40.27\% 0.28\% 0.15\% 0.43\% 0.05\% 8.49\% 5.85\% 14.39\% 0.62\% 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\%	30.09% 54.49% 100.00% Mar - 24 1.14% 1.14% 0.48% 35.65% 3.68% 3.9.81% 0.00% 0.38% 0.26% 12.50% 3.24% 16.00% 0.46% 6.46% 0.31% 0.30% 0.46% 6.46% 0.31% 0.30% 0.22% 0.93% 15.40% 0.00% 17.61% 2.27%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city 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 - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Metro WA - Non metro	0.40% 1.06% 100.00% \$\frac{\\$5\time\$ t issue}{1.71\%}\$ 1.71\% 1.71\% 0.18\% 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\% 0.05\% 1.05\% 0.36\% 17.39\% 2.52\% 20.26\% 0.23\% 13.71\%	30.09% 54.49% 100.00% Mar - 24 1.14% 1.14% 0.48% 35.65% 3.68% 3.9.81% 0.00% 0.38% 0.26% 12.50% 3.24% 16.00% 0.00% 6.00% 0.46% 6.46% 0.31% 0.30% 0.32% 0.93% 0.93% 0.00% 12.92% 2.48% 15.40% 0.00%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city 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 - Metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC - Non metro Total VIC - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC - Wetro VIC - Non metro Total VIC - Wetro VIC - Non metro Total VIC - Wetro VIC - Non metro Total VIC - WA - Metro VIA	0.40% 1.06% 100.00% \$\frac{5\time}{1}\times \text{issue}\$ 1.71% 1.71% 1.71% 0.18% 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%	30.09% 54.49% 100.00% Mar - 24 1.14% 1.14% 0.48% 35.65% 3.68% 39.81% 0.00% 0.38% 0.26% 12.50% 3.24% 16.00% 0.00% 6.00% 0.46% 6.46% 0.31% 0.30% 0.32% 0.93% 0.00% 12.29% 2.48% 15.40% 0.00% 17.61% 2.27% 19.88%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city 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 - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Metro WA - Non metro	0.40% 1.06% 100.00% \$\frac{\\$ \times \text{ Issue}}{1.71\%} \\ 1.71\% 1.71\% 0.18\% 29.70\% 10.39\% 40.27\% 0.28\% 0.15\% 0.43\% 0.05\% 8.49\% 5.85\% 14.39\% 0.62\% 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\%	30.09% 54.49% 100.00% Mar - 24 1.14% 1.14% 1.14% 0.48% 35.65% 3.68% 0.38% 0.38% 0.26% 12.50% 3.24% 16.00% 0.00% 0.46% 6.46% 0.31% 0.00% 0.45% 6.46% 12.50% 0.25% 12.50% 1
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city 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 - Metro Total TAS VIC - Inner city VIC - Metro Total TAS VIC - Inner city VIC - Metro Total VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total WA Total Inner City VIC - Non metro Total VIC VIC - Non metro Total VIC VIA - Inner city VIC - Metro VIA - Non metro Total VIC VIA - Inner city VIA - Metro VIA - Non metro Total VIA Total Inner City VIC - Non metro Total VIC VIA - Inner city VIA - Metro VIA - Non metro Total VIA Total Inner City	0.40% 1.06% 100.00% \$\frac{5\time}{1}\times \text{issue}\$ 1.71% 1.71% 1.71% 0.18% 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%	30.09% 54.49% 100.00% Mar - 24 1.14% 1.14% 1.14% 0.48% 35.65% 3.68% 39.81% 0.00% 0.38% 0.38% 0.26% 12.50% 3.24% 16.00% 0.00% 0.46% 6.46% 0.31% 0.30% 0.32% 0.93% 0.00% 12.92% 2.48% 15.40% 0.00% 17.61% 2.27% 19.88%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city 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 - Non TA	0.40% 1.06% 100.00% \$	30.09% 54.49% 100.00% Mar - 24 1.14% 1.14% 0.48% 35.65% 3.68% 39.81% 0.00% 0.38% 0.38% 0.26% 12.50% 3.24%

ARREARS \$ % (scheduled balance basis)	31-60	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Apr-23	1.25%	0.35%	0.86%	2.46%
May-23	0.85%	0.05%	1.21%	2.11%
Jun-23	1.04%	0.30%	1.27%	2.61%
Jul-23	0.84%	0.58%	1.44%	2.86%
Aug-23	0.75%	0.00%	1.45%	2.20%
Sep-23	1.06%	0.00%	1.09%	2.15%
Oct-23	1.68%	0.00%	0.57%	2.26%
Nov-23	1.55%	0.86%	0.59%	2.99%
Dec-23	1.28%	1.06%	0.33%	2.67%
Jan-24	1.10%	0.59%	0.71%	2.40%
Feb-24	1.72%	0.96%	0.74%	3.42%
Mar-24	0.80%	2.25%	0.86%	3.91%
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
Apr-23	4	540,666		
May-23	3	505,325		
Jun-23	4	798,600		
Jul-23	3	901,112		
Aug-23	2	575,936		
Sep-23	2			
		574,471		
Oct-23	2	572,708		
Nov-23	3	1,018,057		
Dec-23	1	448,565		
Jan-24	3	617,654		
Feb-24	4	720,599		
Mar-24	. 4	718,928		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Apr-23	-	-		
May-23	-	-		
Jun-23	-	-		
Jul-23	-	-		
Aug-23	-	-		
Sep-23	-	-		
Oct-23	=	-		
Nov-23	-	-		
Dec-23	-	-		
Jan-24	-	-		
Feb-24	-	-		
Mar 24				
Mar-24	-	=		
Mar-24 PRINCIPAL LOSS	- Gross Loss	- LMI claim (A\$)	LMI payment (A\$)	Net loss
	- <u>Gross Loss</u> 109,558	LMI claim (A\$) 109,558	<u>LMI payment (A\$)</u> 100,083	<u>Net loss</u> 9,475
PRINCIPAL LOSS				
PRINCIPAL LOSS 2018	109,558	109,558	100,083	9,475
PRINCIPAL LOSS 2018 2019	109,558	109,558	100,083	9,475
PRINCIPAL LOSS 2018 2019 2020	109,558 - -	109,558 - -	100,083	9,475 - -
PRINCIPAL LOSS 2018 2019 2020 2021 2021 2022 2023	109,558 - - 7,685 297,813	109,558 - - - - 297,813 -	100,083 - - - - 294,966 -	9,475 - - 7,685 2,847 -
PRINCIPAL LOSS 2018 2019 2020 2021 2021	109,558 - - - 7,685	109,558 - - -	100,083 - - -	9,475 - - - 7,685
PRINCIPAL LOSS 2018 2019 2020 2021 2021 2022 2023	109,558 - - 7,685 297,813	109,558 - - - - 297,813 -	100,083 - - - - 294,966 -	9,475 - - 7,685 2,847 -
PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 Total	109,558 - - 7,685 297,813 - 415,056	109,558 - - - 297,813 - 407,371	100,083 - - - 294,966 - - 395,049	9,475 - - 7,685 2,847 -
PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 Total EXCESS SPREAD	109,558 7,685 297,813 - 415,056 Excess Spread (A\$)	109,558 - - 297,813 - 407,371 Excess Spread % p.a	100,083 294,966 - 395,049 Opening Bond Balance	9,475 - - 7,685 2,847 -
PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 Total EXCESS SPREAD Apr-23	109,558 - - 7,685 297,813 - 415,056 	109,558 - - 297,813 - 407,371 Excess Spread % p.a 0.24%	100,083 - - 294,966 - 395,049 Opening Bond Balance 127,058,763	9,475 - - 7,685 2,847 -
PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 Total EXCESS SPREAD Apr-23 May-23	109,558 7,685 297,813 - 415,056 Excess Spread (A\$) 25,355.79 101,499.09	109,558 - - 297,813 - 407,371 Excess Spread % p.a 0.24% 0.97%	100,083 - 294,966 - 395,049 Opening Bond Balance 127,058,763 126,085,606	9,475 - - 7,685 2,847 -
PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 Total EXCESS SPREAD Apr-23 May-23 Jun-23	109,558 7,685 297,813 - 415,056 Excess Spread (AS) 25,55.79 101,499.09 83,384.78	109,558 - - 297,813 - 407,371 Excess Spread % p.a 0.24% 0.97% 0.81%	100,083 - 294,966 - 395,049 Opening Bond Balance 127,058,763 126,085,606 123,142,075	9,475 - - 7,685 2,847 -
PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 Total EXCESS SPREAD Apr-23 May-23 Jul-23 Jul-23	109,558 7,685 297,813 415,056 Excess Spread (A\$) 25,355.79 101,499,09 83,384.78 42,907.68	109,558	100,083 - 294,966 - 395,049 Opening Bond Balance 127,058,763 126,085,606 123,142,075 120,692,565	9,475 - - 7,685 2,847 -
PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 Total EXCESS SPREAD Apr-23 May-23 Jun-23 Jul-23 Aug-23 Aug-23	109,558 7,685 297,813 415,056 Excess Spread (A\$) 25,355.79 101,499,09 83,384.78 42,907.68	109,558 - 297,813 - 407,371 Excess Spread % p.a 0.24% 0.97% 0.81% 0.43% 0.78%	100,083 - 294,966 - 395,049 Opening Bond Balance 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069	9,475 - - 7,685 2,847 -
PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 Total EXCESS SPREAD Apr-23 May-23 Jun-23 Jul-23 Jul-23 Aug-23 Sep-23	109,558 7,685 297,813 - 415,056 Excess Spread (A\$) 25,355.79 101,499.09 83,384.78 42,907.68 76,714.69	109,558 - - 297,813 - 407,371 Excess Spread % p.a 0.24% 0.97% 0.81% 0.43% 0.78% 0.078% 0.00%	100,083 - 294,966 - 395,049 Opening Bond Balance 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858	9,475 - - 7,685 2,847 -
PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 Total EXCESS SPREAD Apr-23 May-23 Jul-23 Jul-23 Aug-23 Sep-23 Oct-23	109,558	109,558	100,083 - 294,966 - 395,049 Opening Bond Balance 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195	9,475 - - 7,685 2,847 -
PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 Total EXCESS SPREAD Apr-23 May-23 Jun-23 Jun-23 Jul-23 Aug-23 Sep-23 Oct-23 Nov-23	109,558	109,558 297,813 - 407,371 Excess Spread % p.a 0.24% 0.97% 0.81% 0.43% 0.78% 0.00% 0.89%	100,083 - 294,966 - 395,049 Opening Bond Balance 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195 112,153,498	9,475 - - 7,685 2,847 -
PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 Total EXCESS SPREAD Apr-23 May-23 Jun-23 Jun-23 Jun-23 Jun-23 Sep-23 Oct-23 Nov-23 Dec-23	109,558 7,685 297,813 415,056 Excess Spread (A\$) 25,355,79 101,499.09 83,384,78 42,907.68 76,714.69 85,389.23 81,134.08	109,558	100,083 - 294,966 - 395,049 Opening Bond Balance 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195 112,153,498 109,582,699	9,475 - - 7,685 2,847 -
PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 Total EXCESS SPREAD Apr-23 May-23 Jun-23 Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Doc-23 Doc-23 Jan-24	109,558	109,558	100,083 - 294,966 - 395,049 Opening Bond Balance 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195 112,153,498 109,582,699 106,134,393	9,475 - - 7,685 2,847 -
PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 Total EXCESS SPREAD Apr-23 May-23 Jun-23 Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24	109,558	109,558 297,813 - 407,371 Excess Spread % p.a 0.24% 0.97% 0.81% 0.43% 0.78% 0.00% 0.89% 0.89% 0.89% 1.25%	100,083 - 294,966 - 294,966 - 395,049 Opening Bond Balance 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195 112,153,498 109,582,699 106,134,393 104,304,333	9,475 - - 7,685 2,847 -
PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 Total EXCESS SPREAD Apr-23 Jun-23 Jun-23 Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Total	109,558	109,558 297,813 - 407,371 Excess Spread % p.a 0.24% 0.97% 0.81% 0.43% 0.78% 0.00% 0.89% 0.89% 0.89% 1.25%	100,083 - 294,966 - 294,966 - 395,049 Opening Bond Balance 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195 112,153,498 109,582,699 106,134,393 104,304,333	9,475 - - 7,685 2,847 -
PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 Total EXCESS SPREAD Apr-23 Jun-23 Jun-23 Jul-23 Jul-23 Jul-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Total ANNUALISED CPR	109,558	109,558 297,813 - 407,371 Excess Spread % p.a 0.24% 0.97% 0.81% 0.43% 0.78% 0.00% 0.89% 0.89% 0.89% 1.25%	100,083 - 294,966 - 294,966 - 395,049 Opening Bond Balance 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195 112,153,498 109,582,699 106,134,393 104,304,333	9,475 - - 7,685 2,847 -
PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 Total EXCESS SPREAD Apr-23 May-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-24 Feb-24 Mair-24 Total ANNUALISED CPR Apr-23 Apr-23 Annualised CPR Apr-23 Apr-24	109,558	109,558 297,813 - 407,371 Excess Spread % p.a 0.24% 0.97% 0.81% 0.43% 0.78% 0.00% 0.89% 0.89% 0.89% 1.25%	100,083 - 294,966 - 294,966 - 395,049 Opening Bond Balance 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195 112,153,498 109,582,699 106,134,393 104,304,333	9,475 - - 7,685 2,847 -
PRINCIPAL LOSS 2018 2019 2020 2021 2021 2022 2023 Total EXCESS SPREAD Apr-23 May-23 Jun-23 Jun-23 Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Total ANNUALISED CPR Apr-23 May-23 May-23	109,558	109,558 297,813 - 407,371 Excess Spread % p.a 0.24% 0.97% 0.81% 0.43% 0.78% 0.00% 0.89% 0.89% 0.89% 1.25%	100,083 - 294,966 - 294,966 - 395,049 Opening Bond Balance 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195 112,153,498 109,582,699 106,134,393 104,304,333	9,475 - - 7,685 2,847 -
PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 Total EXCESS SPREAD Apr-23 Jun-23 Jul-23 Jul-23 Jul-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Total ANNUALISED CPR Apr-23 May-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-24 Total	109,558	109,558 297,813 - 407,371 Excess Spread % p.a 0.24% 0.97% 0.81% 0.43% 0.78% 0.00% 0.89% 0.89% 0.89% 1.25%	100,083 - 294,966 - 294,966 - 395,049 Opening Bond Balance 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195 112,153,498 109,582,699 106,134,393 104,304,333	9,475 - - 7,685 2,847 -
PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 Total EXCESS SPREAD Apr-23 May-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Dec-23 Dec-23 Dec-23 Dec-23 Jan-24 Feb-24 Mar-24 Total ANNUALISED CPR Apr-23 May-23 Jun-23 Jun-23 Jun-23 Jun-24 Jun-23 Jun-24 Jun-24 Jun-24 Jun-24 Jun-24 Jun-24 Jun-24 Jun-24 Jun-23	109,558	109,558 297,813 - 407,371 Excess Spread % p.a 0.24% 0.97% 0.81% 0.43% 0.78% 0.00% 0.89% 0.89% 0.89% 1.25%	100,083 - 294,966 - 294,966 - 395,049 Opening Bond Balance 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195 112,153,498 109,582,699 106,134,393 104,304,333	9,475 - - 7,685 2,847 -
PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 Total EXCESS SPREAD Apr-23 May-23 Jun-23 Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Total ANNUALISED CPR Apr-23 May-23 Jun-23 Jul-23	109,558	109,558 297,813 - 407,371 Excess Spread % p.a 0.24% 0.97% 0.81% 0.43% 0.78% 0.00% 0.89% 0.89% 0.89% 1.25%	100,083 - 294,966 - 294,966 - 395,049 Opening Bond Balance 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195 112,153,498 109,582,699 106,134,393 104,304,333	9,475 - - 7,685 2,847 -
PRINCIPAL LOSS 2018 2019 2020 2021 2021 2022 2023 Total EXCESS SPREAD Apr-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-24 Feb-24 Mar-24 Total ANNUALISED CPR Apr-23 May-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-24 Feb-24 Mar-24 Total ANNUALISED CPR Apr-23 May-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Sep-23 Sep-23	109,558	109,558 297,813 - 407,371 Excess Spread % p.a 0.24% 0.97% 0.81% 0.43% 0.78% 0.00% 0.89% 0.89% 0.89% 1.25%	100,083 - 294,966 - 294,966 - 395,049 Opening Bond Balance 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195 112,153,498 109,582,699 106,134,393 104,304,333	9,475 - - 7,685 2,847 -
PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 Total EXCESS SPREAD Apr-23 May-23 Jun-23 Jul-23 Aug-23 Sep-23 Oct-23 Nov-24 Teb-24 Mar-24 Total ANNUALISED CPR Apr-23 May-23 Jun-23 Jun-23 Jun-23 Sep-23 Oct-23 ANNUALISED CPR Apr-23 Aug-23 Sep-23 Oct-23 Sep-23 Oct-23 Sep-23 Oct-23 Sep-23 Oct-23 Sep-23 Oct-23	109,558	109,558 297,813 - 407,371 Excess Spread % p.a 0.24% 0.97% 0.81% 0.43% 0.78% 0.00% 0.89% 0.89% 0.89% 1.25%	100,083 - 294,966 - 294,966 - 395,049 Opening Bond Balance 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195 112,153,498 109,582,699 106,134,393 104,304,333	9,475 - - 7,685 2,847 -
PRINCIPAL LOSS 2018 2019 2020 2021 2021 2022 2023 Total EXCESS SPREAD Apr-23 Jun-23 Jun-23 Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Total ANNUALISED CPR Apr-23 May-23 Jun-23 Jun-23 Jun-23 Jun-23 Sep-23 Oct-23 Aug-23 Sep-23 Oct-23 Nov-23 Sep-23 Oct-23 Nov-23 Sep-23 Nov-23 Sep-23 Nov-23 Sep-23 Nov-23 Sep-23 Oct-23 Nov-23	109,558	109,558 297,813 - 407,371 Excess Spread % p.a 0.24% 0.97% 0.81% 0.43% 0.78% 0.00% 0.89% 0.89% 0.89% 1.25%	100,083 - 294,966 - 294,966 - 395,049 Opening Bond Balance 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195 112,153,498 109,582,699 106,134,393 104,304,333	9,475 - - 7,685 2,847 -
PRINCIPAL LOSS 2018 2019 2020 2021 2021 2022 2023 Total EXCESS SPREAD Apr-23 May-23 Jun-23 Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Total ANNUALISED CPR Apr-23 May-23 Jun-23 Sep-23 Oct-23 Nov-23 Dec-23	109,558	109,558 297,813 - 407,371 Excess Spread % p.a 0.24% 0.97% 0.81% 0.43% 0.78% 0.00% 0.89% 0.89% 0.89% 1.25%	100,083 - 294,966 - 294,966 - 395,049 Opening Bond Balance 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195 112,153,498 109,582,699 106,134,393 104,304,333	9,475 - - 7,685 2,847 -
PRINCIPAL LOSS 2018 2019 2020 2021 2021 2022 2023 Total EXCESS SPREAD Apr-23 May-23 Jun-23 Jun-23 Jun-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Total ANNUALISED CPR Apr-23 May-23 Jun-23 Dec-23 Jan-24 Dec-23 Jan-24 Dec-23 Jan-24	109,558	109,558 297,813 - 407,371 Excess Spread % p.a 0.24% 0.97% 0.81% 0.43% 0.78% 0.00% 0.89% 0.89% 0.89% 1.25%	100,083 - 294,966 - 294,966 - 395,049 Opening Bond Balance 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195 112,153,498 109,582,699 106,134,393 104,304,333	9,475 - - 7,685 2,847 -
PRINCIPAL LOSS 2018 2019 2020 2021 2021 2022 2023 Total EXCESS SPREAD Apr-23 Jun-23 Jul-23 Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Total ANNUALISED CPR Apr-23 May-23 Jun-23 Jul-23 Sep-23 Oct-23 Nov-23 Dec-23	109,558	109,558 297,813 - 407,371 Excess Spread % p.a 0.24% 0.97% 0.81% 0.43% 0.78% 0.00% 0.89% 0.89% 0.89% 1.25%	100,083 - 294,966 - 294,966 - 395,049 Opening Bond Balance 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195 112,153,498 109,582,699 106,134,393 104,304,333	9,475 - - 7,685 2,847 -

RESERVES
Principal Draw
Liquidity Reserve Account

Income Reserve

SUPPORTING RATINGS

Fixed Rate Swap Provider

Liquidity Reserve Account Holder Bank Account Provider

Role

Servicer Rating: Servicer Experience:

SERVICER Servicer: Servicer Ranking or Rating:

Progress 2010-1 Trust Progress 2011-1 Trust Progress 2012-1 Trust Progress 2012-2 Trust Progress 2012-2 Trust Progress 2013-1 Trust Progress 2014-1 Trust Progress 2014-2 Trust Progress 2016-1 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 2021-1 Trust

Progress Warehouse Trust No .1
Perpetual Trustee (Cold)

Back-Up Servicer:

<u>Drawn</u> 46,629.09

857.243.21 150,000.00

> 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 2022-1 Trust Progress 2022-2 Trust Progress 2023-1 Trust Progress 2023-2 Trust

Available

<u>Party</u>

BNP PARIBAS

MUFG Bank, Ltd Westpac