PROGRESS 2016-1 TRUST

Monday, 22 July 2024

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

Security Trustee:
Originator:
Servicer & Custodian:
Issue Date:
Maturity Date:
Payment Date:
Business Day for Payments:
Determination Date & Ex-Interest Date: 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.

	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	80,303,898.83	80,303,898.83	92.00%	83.63%	AAA / Aaa
Class AB Notes	A\$	37,950,000.00	9,944,240.69	9,944,240.69	5.06%	10.36%	AAA /n.r
Class B Notes	A\$	12,900,000.00	3,380,255.73	3,380,255.73	1.72%	3.52%	AA+/n.r.
Class C Notes	A\$	8,100,000.00	2,122,486.14	2,122,486.14	1.08%	2.21%	A+/n.r.
Class D Notes	A\$	1,050,000.00	277,085.25	277,085.25	0.14%	0.29%	n.r/n.r.
TOTAL		750.000.000.00	96.027.966.64	96.027.966.64	100.00%	100.00%	

Current Payment Date:	Pre Payment	Monday, 22 July 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	0.1181	5.5297%	22-Jul-24	690,000	0.55	1.70	0.1164
Class AB Notes	0.2659	6.0997%	22-Jul-24	37,950	1.38	3.83	0.2620
Class B Notes	0.2659	6.4997%	22-Jul-24	12,900	1.47	3.83	0.2620
Class C Notes	0.2659	7.4497%	22-Jul-24	8,100	1.68	3.83	0.2620
Class D Notes	0.2677	10.2497%	22-Jul-24	1,050	2.33	3.86	0.2639
TOTAL				750,000	7.41	17.05	

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Jun - 24</u>
Total pool size:	\$742,931,233.00	\$95,211,728.92
Total Number Of Loans (UnConsolidated):	3582	722
Total number of loans (consolidating split loans):	2345	511
Average loan Size:	\$316,815.00	\$186,324.32
Maximum loan size:	\$993,677.00	\$762,035.16
Total property value:	\$1,305,952,265.00	\$303,391,736.00
Number of Properties:	2501	539
Average property value:	\$522,172.00	\$562,878.92
Average current LVR:	60.44%	34.90%
Average Term to Maturity (months):	316	215.68
Maximum Remaining Term to Maturity (months):	358	263.18
Weighted Average Seasoning (months):	34	125.23
Weighted Average Current LVR:	65.15%	49.76%
Weighted Average Term to Maturity (months):	309	227.73
% of pool with loans > \$500,000:	25.14%	11.64%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	92.83%	107.22%
% Fixed Rate Loans(Value):	24.55%	4.70%
% Interest Only loans (Value):	33.60%	2.70%
Weighted Average Mortgage Interest:	4.42%	6.85%
Weighted Average Fixed Rate:		3.49%
Weighted Average Variable Rate:		7.01%
Investment Loans:	23.83%	27.69%
Note: Loan purpose determines investment lending classification from 01/03/2019		
Outstanding Balance Distribution	\$ % at Issue	Jun - 24
≤ \$0	0.00%	-0.32%
> \$0 and ≤ \$100,000	1.34%	5.65%
> \$100,000 and ≤ \$150,000	2.94%	7.79%
> \$150,000 and ≤ \$200,000	5.33%	10.97%
> \$200,000 and ≤ \$250,000	10.00%	13.90%
> \$250,000 and ≤ \$300,000	13.60%	12.85%
> \$300,000 and ≤ \$350,000	12.28%	14.77%
> \$350,000 and ≤ \$400,000	11.54%	8.26%
> \$400,000 and ≤ \$450,000	10.31%	9.00%
> \$450,000 and ≤ \$500,000	7.52%	5.48%
> \$500,000 and ≤ \$550,000	6.23%	2.22%
> \$550,000 and ≤ \$600,000	4.36%	2.40%
> \$600,000 and ≤ \$650,000	3.43%	1.96%
> \$650,000 and ≤ \$700,000	2.64%	4.26%
> \$700,000 and ≤ \$750,000	1.84%	0.00%
> \$750,000 and ≤ \$800,000	1.57%	0.80%
> \$800,000 and ≤ \$850,000	2.20%	0.00%
> \$850,000 and ≤ \$900,000	0.59%	0.00%
> \$900,000 and ≤ \$950,000	1.49%	0.00%
> \$950,000 and ≤ \$1,000,000	0.79%	0.00%
Total	100.00%	100.00%

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20 20 20 20 20 20 20 20	Outstanding Balance LVR Distribution	\$ % at Issue	<u>Jun - 24</u>
2.89 Am	≤ 0%	0.00%	-0.32%
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280% and 550%	> 70% and ≤ 75%	15.18%	6.39%
2 87 Mar of 290K 5.88% 0.90% 2 90K and 590K 0.00% 0.00% 2 90K and 590K 0.00% 0.00% 2 90K and 590K 0.00% 0.00% 1 10 10 10 10 10 10 10 10 10 10 10 10 10	> 75% and ≤ 80%	16.89%	2.23%
> 90% and 50% 0.00% 0.00% > 100% 0.00% 0.00% > 100% 0.00% 0.20% 100% 0.00% 0.20% Mortings Bussenee \$2 kt stasse Inc. 20 GRE 85.40% 82.45% Seasoning Anabekis \$2 kt stasses Inc. 20 Sea	> 80% and ≤ 85%	4.65%	0.82%
> 90% and 50% 0.00% 0.00% > 100% 0.00% 0.00% > 100% 0.00% 0.20% 100% 0.00% 0.20% Mortings Bussenee \$2 kt stasse Inc. 20 GRE 85.40% 82.45% Seasoning Anabekis \$2 kt stasses Inc. 20 Sea	> 85% and < 90%	5.88%	0.90%
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Cerworth	lotal	100.00%	100.00%
Cerworth			
DRE		\$ % at Issue	
Distributed 0.00% 1.148 1.000%	Genworth	13.86%	10.41%
Seasoning Analysis	QBE	86.14%	88.45%
Sessonling Analysis	Uninsured	0.00%	1.14%
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> A mits and \$ 38 mits 40.49% 0.09% > 36 mits and \$ 56 mits 14.44% 0.00% > 28 mits and \$ 56 mits 5.54% 0.00% > 27 mits and \$ 27 mits 1.60% 0.00% > 27 mits and \$ 28 mits 1.00% 0.00% > 36 mits and \$ 108 mits 1.05% 3.28% > 108 mits and \$ 120 mits 1.05% 3.28% > 120 mits 1.06% 6.50% > 120 mits 1.06% 6.50% 1 100 mits and \$ 120 mits 1.06% 6.50% 1 100 mits and \$ 120 mits 1.06% 6.50% 1 100 mits and \$ 120 mits 1.000% 1.000% Seographic Distribution \$ X at issue Jun. 26 ACT - Metro 1.71% 1.19% NSW - More mits 1.21% 1.19% NSW - Inner city 0.18% 0.00% NSW - Norm metro 0.12% 0.00% Total ACT 1.21% 0.00% NSW - Norm metro 0.15% 0.00% Total Liner city 0.00% 0.00%	> 21 mths and ≤ 24 mths	4.49%	0.00%
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100% 100% 1000%	> 96 mths and ≤ 108 mths	1.05%	3.28%
Scographic Distribution \$ x at issue Jun. 24 ACT - Metro 1.71% 1.19% Total ACT 1.71% 1.19% Total ACT 1.71% 1.19% NSW- Inner city 0.18% 0.50% NSW- Inner city 1.09% 3.57% NSW- Nor metro 1.09.09% 3.53% NSW- Nor metro 0.28% 0.00% NT - Metro 0.28% 0.00% NT - Metro 0.15% 0.40% NT - Metro 0.15% 0.40% QLD - Inner city 0.05% 0.26% QLD - Metro 8.49% 1.228% QLD - Metro 8.49% 1.228% QLD - Metro 9.55% 3.40% SA - Inner city 0.00% 0.00% SA - Netro 6.19% 6.30% SA - Netro 6.19% 6.30% SA - Nometro 0.00% 0.33% TAS - Inner city 0.00% 0.20% TAS - Metro 1.05% 0.20% TAS	> 108 mths and ≤ 120 mths	0.40%	30.62%
Scographic Distribution \$ x at issue Jun. 24 ACT - Metro 1.71% 1.19% Total ACT 1.71% 1.19% Total ACT 1.71% 1.19% NSW- Inner city 0.18% 0.50% NSW- Inner city 1.09% 3.57% NSW- Nor metro 1.09.09% 3.53% NSW- Nor metro 0.28% 0.00% NT - Metro 0.28% 0.00% NT - Metro 0.15% 0.40% NT - Metro 0.15% 0.40% QLD - Inner city 0.05% 0.26% QLD - Metro 8.49% 1.228% QLD - Metro 8.49% 1.228% QLD - Metro 9.55% 3.40% SA - Inner city 0.00% 0.00% SA - Netro 6.19% 6.30% SA - Netro 6.19% 6.30% SA - Nometro 0.00% 0.33% TAS - Inner city 0.00% 0.20% TAS - Metro 1.05% 0.20% TAS	> 120 mths	1.06%	66.10%
Segraphic Distribution	Total	100.00%	100.00%
ACT - Metro Total ACT 1.71% 1.19% Total ACT 1.71% 1.19% NSW - Inner city NSW - Inner city NSW - Normetro 2.70% NSW - Normetro 10.39% 3.5.87% 3.5.97% 3.5.87% 3.5.97% 3.5.87% 3.5.97% 3			
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NSW - Inner city NSW -			
NSW - Netro 10.39% 3.5.27% 3.5	ACT - Metro	1.71%	1.19%
NSW - Netro 10.39% 3.5.27% 3.5	ACT - Metro	1.71%	1.19%
NSW - Non metro 10.39% 3.93% Total NSW 40.27% 40.30% NT - Metro 0.28% 0.00% NT - Non metro 0.15% 0.40% Total NT 0.43% 0.40% QLD - Innercity 0.05% 0.26% QLD - Metro 8.49% 12.28% QLD - Non metro 5.85% 3.40% Total QLD 11.439% 15.95% SA - Inner city 0.07% 0.00% SA - Netro 6.19% 6.30% SA - Non metro 0.62% 0.48% Total SA 6.88% 6.78% TAS - Inner city 0.07% 0.33% TAS - Metro 0.53% 0.32% TAS - Metro 0.53% 0.32% TAS - Non metro 0.45% 0.05% VIC - Inner city 0.36% 0.00% VIC - Metro 17.39% 12.29% VIC - Non metro 1.29% 12.29% VIC - Non metro 1.20% 1.20% Total M	ACT - Metro Total ACT	1.71% 1.71%	1.19% 1.19%
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NT - Metro	ACT - Metro Total ACT NSW - Inner city NSW - Metro	1.71% 1.71% 0.18% 29.70%	1.19% 1.19% 0.50% 35.87%
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Total 100.00% 100.00%	ACT - Metro Total ACT NSW - Inner city 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 - 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 - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total INA Total Inner city WA - Metro VIC - Mon metro Total VIC VIC - Mon metro Total VIC VIC - Mon metro Total VIC Total Inner city VIC - Mon metro Total INA Total Inner City Total Metro Total Inner City Total Metro	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% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00%	1.19% 1.19% 1.19% 0.50% 35.87% 3.93% 40.30% 0.40% 0.40% 0.26% 12.28% 3.40% 15.95% 0.00% 6.30% 0.48% 6.78% 0.33% 0.32% 0.36% 1.00% 12.29% 2.21% 14.50% 0.00% 17.51% 2.39% 19.90%
	ACT - Metro Total ACT NSW - Inner city NSW - Non metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Metro QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro VIC - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Metro VIC - Mon metro Total VIC WA - Inner city WA - Inner city WA - Metro Total VIC Total Inner city VIC - Non metro Total VIC Total Inner city VIC - Mon metro Total VIC Total Inner city VIC - Mon metro Total VIC Total Inner city VIC - Mon metro Total VIC Total Inner City Total Metro Total Inner City Total Inner Metro	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%	1.19% 1.19% 1.19% 1.19% 0.50% 35.87% 3.93% 40.30% 0.00% 0.40% 0.26% 12.28% 3.40% 15.95% 0.00% 6.30% 0.48% 6.78% 0.33% 0.32% 0.36% 1.00% 0.00% 12.29% 2.21% 14.50% 0.00% 17.51% 2.39% 19.90% 85.75% 13.16%
*The Geographic Distribution has been updated according to the S&P Assumptions: Australian RMBS Postcode Classification Assumptions, 07/01/2024	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 - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro VIC - 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 WA - Metro WA - Non metro Total WA Total Inner City Total Metro VIC - Non metro Total WA Total Inner City Total Metro VIC - Non metro Total WA Total Inner City Total Metro VIC - Non Metro Secured by Term Deposit	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% 0.95% 78.00% 21.05% 0.95% 78.00% 21.05%	1.19% 0.50% 35.87% 3.93% 40.30% 0.00% 0.40% 0.40% 12.28% 3.40% 15.95% 0.00% 6.30% 0.48% 6.78% 0.33% 0.32% 0.36% 1.00% 12.29% 2.21% 14.50% 0.00% 17.51% 2.39% 19.90% 1.09% 85.75% 13.16% 0.00%

^{*}The Geographic Distribution has been updated according to the S&P Assumptions: Australian RMBS Postcode Classification Assumptions, 07/01/2024

ARREARS \$ % (scheduled balance basis)	31-60	61-90	<u>90+</u>	<u>Total</u>
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%
Apr-24	1.68%	0.73%	1.97%	4.38%
May-24	0.49%	1.02%	1.56%	3.08%
Jun-24	0.46%	0.89%	1.73%	3.07%
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
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		
Apr-24	4	718,005		
May-24	2	167,088		
Jun-24	3	681,568		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Jul-23		-		
Aug-23	-	-		
Sep-23	-	-		
Oct-23	-	-		
Nov-23	-	-		
Dec-23	-	-		
Jan-24	-	-		
Feb-24	-	-		
Mar-24	-	-		
Apr-24	-	-		
May-24	-	-		
Jun-24	-	-		
PRINCIPAL LOSS 2018	<u>Gross Loss</u> 109,558	LMI claim (A\$) 109,558	LMI payment (A\$) 100,083	Net loss 9,475
2019		105,550	100,003	-
2020	-	-	-	-
2020 2021	-	-	-	=
2021	- 6,985	-	-	- 6,985
2021 2022	-	- - - 297,813	- - - 294,966 -	=
2021	- 6,985 297,813	-	-	- 6,985 2,847
2021 2022 2023	- 6,985 297,813	-	-	- 6,985 2,847
2021 2022 2023 2024 Total EXCESS SPREAD	6,985 297,813 - - - 414,356 Excess Spread (AS)	297,813 - - - 407,371 Excess Spread % p.a	294,966 - - - 395,049 Opening Bond Balance	- 6,985 2,847 - -
2021 2022 2023 2024 Total <u>EXCESS SPREAD</u> Jul-23	6,985 297,813 - - - 414,356 Excess Spread (AS) 42,907.68	297,813 - - 407,371 Excess Spread % p.a 0.43%	294,966 - - 395,049 Opening Bond Balance 120,692,565	- 6,985 2,847 - -
2021 2022 2023 2024 Total <u>EXCESS SPREAD</u> Jul-23 Aug-23	6,985 297,813 - - - 414,356 Excess Spread (AS)	297,813 - - 407,371 Excess Spread % p.a 0.43% 0.78%	294,966 - - 395,049 Opening Bond Balance 120,692,565 118,665,069	- 6,985 2,847 - -
2021 2022 2023 2024 Total EXCESS SPREAD Jul-23 Aug-23 Sep-23	6,985 297,813 - - - - - - - - - - - - - - - - - - -	297,813 	294,966 395,049 Opening Bond Balance 120,692,565 118,665,069 116,644,858	- 6,985 2,847 - -
2021 2022 2023 2024 Total EXCESS SPREAD Jul-23 Aug-23 Sep-23 Oct-23	6,985 297,813 	297,813 	294,966 - - 395,049 Opening Bond Balance 120,692,565 118,665,069 116,644,858 114,994,195	- 6,985 2,847 - -
2021 2022 2023 2024 Total EXCESS SPREAD Jul-23 Aug-23 Sep-23 Oct-23 Nov-23	6,985 297,813 - - - - - - - - - - - - - - - - - - -	297,813 - - 407,371 Excess Spread % p.a 0.43% 0.78% 0.00% 0.89% 0.89%	294,966 - 395,049 Opening Bond Balance 120,692,565 118,665,069 116,644,858 114,994,195 112,153,498	- 6,985 2,847 - -
2021 2022 2023 2024 Total EXCESS SPREAD Jul-23 Sep-23 Oct-23 Nov-23 Dec-23	6,985 297,813 - - 414,356 Excess Spread (AS) 42,907.68 76,714.69 85,389.23 81,134.08	297,813 	294,966 395,049 Opening Bond Balance 120,692,565 118,665,069 116,644,858 114,994,195 112,153,498 109,582,699	- 6,985 2,847 - -
2021 2022 2023 2024 Total EXCESS SPREAD Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24	6,985 297,813 - - - - - - - - - - - - - - - - - - -	297,813 	294,966 - - 395,049 Opening Bond Balance 120,692,565 118,665,069 116,644,858 114,994,195 112,153,498 109,582,699 106,134,393	- 6,985 2,847 - -
2021 2022 2023 2024 Total EXCESS SPREAD Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24	6,985 297,813 - - 414,356 Excess Spread (AS) 42,907.68 76,714.69 85,389.23 81,134.08	297,813 	294,966 	- 6,985 2,847 - -
2021 2022 2023 2024 Total EXCESS SPREAD Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24	6,985 297,813 - - 414,356 Excess Spread (AS) 42,907.68 76,714.69 - 85,389.23 81,134.08 - 110,282.49 100,340.14	297,813 	294,966 395,049 Opening Bond Balance 120,692,565 118,665,069 116,644,858 114,994,195 112,153,498 109,582,699 106,134,393 104,304,333 103,380,352	- 6,985 2,847 - -
2021 2022 2023 2024 Total EXCESS SPREAD Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Apr-24	6,985 297,813 - - - - - - - - - - - - - - - - - - -	297,813 	294,966 395,049 Opening Bond Balance 120,692,565 118,665,069 116,644,858 114,994,195 112,153,498 109,582,699 106,134,393 104,304,333 103,380,352 100,898,772	- 6,985 2,847 - -
2021 2022 2023 2024 Total EXCESS SPREAD Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 May-24	6,985 297,813 - - 414,356 Excess Spread (AS) 42,907.68 76,714.69 - 85,389.23 81,134.08 - 110,282.49 100,340.14 - 93,857.23 41,625.67	297,813 	294,966 	- 6,985 2,847 - -
2021 2022 2023 2024 Total EXCESS SPREAD Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Apr-24	6,985 297,813 - - - - - - - - - - - - - - - - - - -	297,813 	294,966 395,049 Opening Bond Balance 120,692,565 118,665,069 116,644,858 114,994,195 112,153,498 109,582,699 106,134,393 104,304,333 103,380,352 100,898,772	- 6,985 2,847 - -
2021 2022 2023 2024 Total EXCESS SPREAD Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Apr-24 May-24 Jun-24 Total	6,985 297,813 - - 414,356 Excess Spread (AS) 42,907.68 76,714.69 - 85,389.23 81,134.08 - 110,282.49 100,340.14 - 93,857.23 41,625.67 14,665.99 646,317.20	297,813 	294,966 	- 6,985 2,847 - -
2021 2022 2023 2024 Total EXCESS SPREAD Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Apr-24 May-24 Jun-24 Total ANNUALISED CPR	6,985 297,813 414,356 Excess Spread (AS) 42,907.68 76,714.69 - 85,389.23 81,134.08 - 110,282.49 100,340.14 - 93,857.23 41,625.67 14,065.99 646,317.20	297,813 	294,966 	- 6,985 2,847 - -
2021 2022 2023 2024 Total EXCESS SPREAD Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 May-24 Jun-24 Total ANNUALISED CPR Jul-23	6,985 297,813	297,813 	294,966 	- 6,985 2,847 - -
2021 2022 2023 2024 Total EXCESS SPREAD Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Apr-24 May-24 Jun-24 Total	6,985 297,813 414,356 Excess Spread (AS) 42,907,68 76,714,69 - 85,389,23 81,134,08 - 110,282,49 100,340,14 - 93,857,23 41,625,67 14,065,99 646,317,20 CPR *p_a 16,44% 16,65%	297,813 	294,966 	- 6,985 2,847 - -
2021 2022 2023 2024 Total EXCESS SPREAD Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Apr-24 May-24 Jun-24 Total ANNUALISED CPR Jul-23 Aug-23 Sep-23 Out-23 Aug-23 Sep-23 Aug-23 Sep-23	6,985 297,813	297,813 	294,966 	- 6,985 2,847 - -
2021 2022 2023 2024 Total EXCESS SPREAD Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Apr-24 May-24 Jun-24 Total ANNUALISED CPR Jul-23 Aug-23 Sep-23 Oct-23 Oct-23	6,985 297,813	297,813 	294,966 	- 6,985 2,847 - -
2021 2022 2023 2024 Total EXCESS SPREAD Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Apr-24 Apr-24 Jun-24 Total	6,985 297,813 414,356 Excess Spread (AS) 42,907,68 76,714,69 - 85,389,23 81,134,08 - 110,282,49 100,340,14 - 93,857,23 41,625,67 14,065,99 646,317,20 CPR *p.a 16,44% 16,65% 13,81% 23,97% 22,40%	297,813 	294,966 	- 6,985 2,847 - -
2021 2022 2023 2024 Total EXCESS SPREAD Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Apr-24 May-24 Jun-24 Total ANNUALISED CPR Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Apr-24 May-24 Jun-24 Total ANNUALISED CPR Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23	6,985 297,813	297,813 	294,966 	- 6,985 2,847 - -
2021 2022 2023 2024 Total EXCESS SPREAD Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 May-24 Jun-24 Total ANNUALISED CPR Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Total	6,985 297,813	297,813 	294,966 	- 6,985 2,847 - -
2021 2022 2023 2024 Total EXCESS SPREAD Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 May-24 Jun-24 Total ANNUALISED CPR Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24	6,985 297,813	297,813 	294,966 	- 6,985 2,847 - -
2021 2022 2023 2024 Total EXCESS SPREAD Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Apr-24 May-24 Jun-24 Total ANNUALISED CPR Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 May-24 Jun-24 Total ANNUALISED CPR Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Mar-24 Mar-24	6,985 297,813 414,356 Excess Spread (AS) 42,907.68 76,714.69 85,389.23 81,134.08 110,282.49 100,340.14 93,857.23 41,625.67 14,065.99 646,317.20 CPR % p.a 16,44% 16,65% 13,81% 23,97% 22,40% 30,29% 16,74% 7,91% 23,86%	297,813 	294,966 	- 6,985 2,847 - -
2021 2022 2023 2024 Total EXCESS SPREAD Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 May-24 Jul-24 Total ANNUALISED CPR Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 May-24 Jun-24 Total	6,985 297,813	297,813 	294,966 	- 6,985 2,847 - -
2021 2022 2023 2024 Total EXCESS SPREAD Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Apr-24 May-24 Jun-24 Total ANNUALISED CPR Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 May-24 Jun-24 Total ANNUALISED CPR Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Mar-24 Mar-24	6,985 297,813 414,356 Excess Spread (AS) 42,907.68 76,714.69 85,389.23 81,134.08 110,282.49 100,340.14 93,857.23 41,625.67 14,065.99 646,317.20 CPR % p.a 16,44% 16,65% 13,81% 23,97% 22,40% 30,29% 16,74% 7,91% 23,86%	297,813 	294,966 	- 6,985 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 Servicer: Servicer Ranking or Rating: Servicer Rating: Servicer Experience:

816 237 72 150,000.00

Drawn

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

Available

Westpac

Current Rating S&P / Party Moodys
A+/A2
A, A-1/ P-1
A-1+ / P-1 RNP PARIRAS MUFG Bank, Ltd

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 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 2016-1 Trust
Progress 2017-2 Trust
Progress 2017-2 Trust
Progress 2018-1 Trust
Progress 2019-1 Trust
Progress 2020-1 Trust
Progress 2021-1 Trust
Progress 2022-2 Trust
Progress 2022-1 Trust

Progress 2022-1 Trust
Progress 2023-1 Trust
Progress 2023-2 Trust
Progress 2024-1 Trust
Progress Warehouse Trust No .1
Perpetual Trustee (Cold)

Back-Up Servicer: