PROGRESS 2014-1 TRUST

| | | | Monday, 24 August 2 | | | | |
|---|--------------------------|---|----------------------------------|--|-----------------------|------------------------|------------------------|
| Transaction Name: Trustee: | | Progress 2014-1 Trust Perpetual Trustee Compan | | | | | |
| Security Trustee: Driginator: | | P.T. Limited AMP Bank Limited | | | | | |
| Servicer & Custodian: Issue Date: | | AMP Bank Limited | 4 | | | | |
| Issue Date: Maturity Date: | | Thursday, 20th March 2014 Saturday, 22th July 2045 | 4 | | | | |
| Payment Date: | | The 22nd day of each mont | th | | | | |
| Business Day for Payments: | | Sydney & Melbourne | | | | | |
| Determination Date & Ex-Interest Date: | | Three Business Days before | e each Payment Date. | | | | |
| Class A Notes Class AB Notes | | Base 1 M BBSW 1 M BBSW | <u>Margin</u> 95bps 165bps | Interest Calculation Actual/365 Actual/365 | | | |
| Class B1 Notes Class B2 Notes | | 1 M BBSW 1 M BBSW | 245bps 300bps | Actual/365 Actual/365 | | | |
| | Currency | Initial Stated Amount | Current Invested Amount | Current Stated Amount | Percentages at Issue | Current Percentages | Rating S&P/Moodys |
| Class A Notes Class AB Notes | A\$ A\$ | 920,000,000.00 60,000,000.00 | 160,363,985.97 21,432,913.61 | 160,363,985.97 21,432,913.61 | 92.00% 6.00% | 84.88% 11.34% | AAA / Aaa AAA /n.r |
| Class B1 Notes | AŞ AŞ | 15,000,000.00 | 5,358,228.42 | 5,358,228.42 | 1.50% | 2.84% | AAA/II.I AA-/n.r. |
| Class B2 Notes | A\$ | 5,000,000.00 | 1,786,076.11 | 1,786,076.11 | 0.50% | 0.95% | A+/n.r. |
| TOTAL | | 1,000,000,000.00 | 189,071,531.20 | 189,071,531.20 | 100.00% | 100.00% | |
| Current Payment Date: | | Monday, 24 August 2020 | | | | | |
| | Pre Payment Date Bond | | | | Interest Payment (per | Principal Payment | Post Payment Date Bond |
| | Factors | Coupon Rate | Coupon Rate Reset Date | Initial Issued Notes (No.) | security) | (per security) | Factors |
| Class A Notes Class AB Notes | 0.1770 0.3626 | 1.0427% 1.7427% | 24-Aug-20 24-Aug-20 | 920,000 60,000 | 0.17 0.57 | 2.65 5.43 | 0.1743 0.3572 |
| Class B1 Notes | 0.3713 | 2.5427% | 24-Aug-20 | 15,000 | 0.85 | 5.56 | 0.3658 |
| Class B2 Notes | 0.3626 | 3.0927% | 24-Aug-20 | 5,000 | 1.01 | 5.43 | 0.3572 |
| TOTAL | | | | 1,000,000 | 2.61 | 19.06 | |
| COLLATERAL INFORMATION | | | At Issue | | <u>Jul - 20</u> | | |
| Total pool size: | | | \$990,335,358.00 | | \$187,335,203.84 | | |
| Total Number Of Loans (UnConsolidated): | | | 5348 3382 | | 1447 948 | | |
| Total number of loans (consolidating split loans): Average loan Size: | | | \$292,825.00 | | \$197,610.97 | | |
| Maximum loan size: | | | \$1,000,000.00 | | \$887,308.14 | | |
| Total property value: | | | \$1,796,650,473.00 | | \$505,428,159.35 | | |
| Number of Properties: Average property value: | | | 3646 \$492,773.00 | | 1020 \$495,517.80 | | |
| Average current LVR: | | | 57.70% | | 39.17% | | |
| Average Term to Maturity (months): | | | 306.17 | | 226.45 | | |
| Maximum Remaining Term to Maturity (months): | | | 357.21 | | 280.18 | | |
| Weighted Average Seasoning (months): Weighted Average Current LVR: | | | 36.16 65.53% | | 112.79 56.60% | | |
| Weighted Average Term to Maturity (months): | | | 316.09 | | 241.36 | | |
| % of pool with loans > \$500,000: | | | 27.66% | | 25.50% | | |
| % of pool (amount) LoDoc Loans: | | | 0.00% | | 0.00% | | |
| Maximum Current LVR: % Fixed Rate Loans(Value): | | | 92.37% 27.42% | | 121.16% 6.69% | | |
| % Interst Only loans (Value): | | | 47.37% | | 12.80% | | |
| Weighted Average Mortgage Interest: | | | 5.38% | | 3.59% | | |
| Investment Loans: NOTE: Loan purpose determines investment lending cla | assification from 0 | 1/03/2019 | 29.48% | | 32.79% | | |
| Outstanding Balance Distribution | | | <u>\$ % at Issue</u> | | <u>Jul - 20</u> | | |
| ≤ \$0 > \$0 and ≤ \$100,000 | | | 0.00% | | -0.23% 5.08% | | |
| $>$ \$100,000 and \leq \$150,000 | | | 3.94% | | 8.43% | | |
| > \$150,000 and ≤ \$200,000 | | | 7.86% | | 9.91% | | |
| > $\$200,000 \text{ and } \le \$250,000$ | | | 10.92% | | 13.23% | | |
| > \$250,000 and ≤ \$300,000 > \$300,000 and ≤ \$350,000 | | | 11.64% 11.91% | | 9.92% 10.93% | | |
| $>$ \$350,000 and \leq \$400,000 | | | 9.24% | | 9.29% | | |
| > \$400,000 and ≤ \$450,000 | | | 8.23% | | 5.45% | | |
| > \$450,000 and ≤ \$500,000 > \$500,000 and ≤ \$550,000 | | | 6.10% | | 2.49% | | |
| > \$500,000 and ≤ \$550,000 > \$550,000 and ≤ \$600,000 | | | 5.08% 4.76% | | 7.23% 5.51% | | |
| $>$ \$600,000 and \leq \$650,000 | | | 3.41% | | 1.65% | | |
| > \$650,000 and ≤ \$700,000 | | | 2.73% | | 3.96% | | |
| > \$700,000 and \leq \$750,000 | | | 2.04% | | 2.32% | | |
| > \$750,000 and ≤ \$800,000 > \$800,000 and ≤ \$850,000 | | | 2.98% 2.18% | | 1.65% 1.77% | | |
| > $\$850,000 \text{ and } \le \$850,000$ | | | 1.94% | | 1.40% | | |
| > \$900,000 and ≤ \$950,000 | | | 1.96% | | 0.00% | | |
| > \$950,000 and ≤ \$1,000,000 > \$1,000,000 and ≤ \$1,050,000 | | | 0.59% | | 0.00% | | |
| > \$1,000,000 and ≤ \$1,050,000 | | | 0.00% | | 0.00% | | |
| > \$1,050,000 and ≤ \$1,100,000 | | | 0.00% | | 0.00% | | |

| Outstanding Balance LVR Distribution | \$ % at Issue | <u>Jul - 20</u> |
|---|---|---|
| ≤ 0% | 0.00% | -0.23% |
| > 0% and ≤ 25% | 4.32% | 7.94% |
| > 25% and ≤ 30% | 1.44% | 3.35% |
| > 30% and ≤ 35% | 2.73% | 3.36% |
| > 35% and \leq 40% | 3.05% | 6.23% |
| > 40% and ≤ 45% > 45% and ≤ 50% | 2.90% 4.63% | 7.76% |
| $> 50\%$ and $\le 55\%$ | 4.03% | 6.41% 8.79% |
| > 55% and \leq 60% | 4.93% 5.97% | 7.79% |
| $> 60\%$ and $\le 65\%$ | 8.41% | 11.31% |
| $> 65\%$ and $\le 70\%$ | 8.80% | 11.51% |
| > 70% and \leq 75% | 15.02% | 7.50% |
| > 75% and ≤ 80% | 26.41% | 8.49% |
| > 80% and ≤ 85% | 2.30% | 4.02% |
| > 85% and \leq 90% | 6.70% | 4.75% |
| > 90% and ≤ 95% | 2.39% | 0.34% |
| > 95% and ≤ 100% | 0.00% | 0.36% |
| > 100% | 0.00% | 0.72% |
| Total | 100.00% | 100.00% |
| | | |
| Mortgage Insurance | \$ % at Issue | Jul - 20 |
| Genworth | 19.92% | 20.93% |
| QBE | 80.08% | 79.07% |
| Uninsured | 0.00% | 0.00% |
| Total | 100.00% | 100.00% |
| | | |
| Seasoning Analysis | <u>\$ % at Issue</u> | <u>Jul - 20</u> |
| > 3 mths and \leq 6 mths | 2.89% | 0.00% |
| > 6 mths and \leq 9 mths | 1.01% | 0.00% |
| > 9 mths and ≤ 12 mths | 1.09% | 0.00% |
| > 12 mths and \leq 15 mths | 0.78% | 0.00% |
| > 15 mths and ≤ 18 mths | 9.24% | 0.00% |
| > 18 mths and \leq 21 mths | 17.19% | 0.00% |
| > 21 mths and \leq 24 mths | 18.32% | 0.00% |
| > 24 mths and \leq 36 mths | 20.85% | 0.00% |
| > 36 mths and \leq 48 mths | 9.49% | 0.00% |
| > 48 mths and \leq 60 mths | 4.85% | 0.00% |
| > 60 mths and \leq 72 mths | 3.58% | 0.00% |
| > 72 mths and \leq 84 mths | 2.27% | 3.85% |
| > 84 mths and \leq 96 mths | 1.23% | 17.95% |
| > 96 mths and \leq 108 mths | 0.83% | 42.31% |
| > 108 mths and \leq 120 mths | 3.92% | 13.88% |
| > 120 mths Total | <u>2.46%</u> 100.00% | <u>22.02%</u> 100.00% |
| 10(3) | 100.0078 | 100.00% |
| | | |
| | | |
| Geographic Distribution | \$ % at Issue | Jul - 20 |
| <u>Geographic Distribution</u> ACT - Metro | <mark>\$ % at Issue</mark> 2.42% | <u>Jul - 20</u> 2.85% |
| ACT - Metro | 2.42% | 2.85% |
| | | |
| ACT - Metro | 2.42% | 2.85% |
| ACT - Metro Total ACT | 2.42% 2.42% | 2.85% 2.85% |
| ACT - Metro Total ACT NSW - Inner city | 2.42% 2.42% 0.06% | 2.85% 2.85% 0.06% |
| ACT - Metro Total ACT NSW - Inner city NSW - Metro | 2.42% 2.42% 0.06% 29.19% | 2.85% 2.85% 0.06% 27.73% |
| ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro | 2.42% 2.42% 0.06% 29.19% 9.72% | 2.85% 2.85% 0.06% 27.73% 7.84% |
| ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro | 2.42% 2.42% 0.06% 29.19% 9.72% | 2.85% 2.85% 0.06% 27.73% 7.84% |
| ACT - Metro Total ACT NSW - Inner city NSW - Non metro NSW - Non metro Total NSW NT - Metro NT - Non metro | 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% | 2.85% 2.85% 0.06% 27.73% 7.84% 35.63% 0.55% 0.00% |
| ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro | 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% | 2.85% 2.85% 0.06% 27.73% 7.84% 35.63% 0.55% |
| ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT | 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% 0.38% | 2.85% 2.85% 0.06% 27.73% 7.84% 35.63% 0.55% 0.00% 0.55% |
| ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city | 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% 0.38% 0.08% | 2.85% 2.85% 0.06% 27.73% 7.84% 35.63% 0.55% 0.00% 0.55% 0.00% |
| 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 - Inner city | 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% 0.38% 0.08% 8.43% | 2.85% 2.85% 0.06% 27.73% 7.84% 35.63% 0.55% 0.00% 0.55% 0.00% 10.13% |
| 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 | 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.37% 0.38% 0.38% 0.08% 8.43% 7.83% | 2.85% 2.85% 0.06% 27.73% 7.84% 35.63% 0.55% 0.00% 0.55% 0.00% 10.13% 8.06% |
| 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 - Inner city | 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% 0.38% 0.08% 8.43% | 2.85% 2.85% 0.06% 27.73% 7.84% 35.63% 0.55% 0.00% 0.55% 0.00% 10.13% |
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| ACT - Metro Total ACT NSW - Inner city 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 | 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% 0.38% 0.08% 8.43% 7.83% 16.34% 0.03% | 2.85% 2.85% 0.06% 27.73% 7.84% 35.63% 0.05% 0.00% 0.55% 0.00% 10.13% 8.06% 18.20% |
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| ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro QLD - Inner city QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Inner city TAS - Metro Total TAS VIC - Inner city VIC - Metro VIC - Metro VIC - Metro Total VIC | 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% 0.38% 0.08% 8.43% 7.83% 16.34% 0.03% 5.77% 0.46% 6.26% 0.01% 0.45% 0.19% 0.65% 0.45% 0.65% | 2.85% 2.85% 0.06% 27.73% 35.63% 0.05% 0.00% 0.55% 0.00% 0.55% 10.13% 8.06% 18.20% 0.00% 5.10% 0.94% 6.04% 0.94% 0.82% 0.82% |
| ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro | 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% 0.38% 0.08% 8.43% 7.83% 16.34% 0.03% 5.77% 0.46% 6.26% 0.01% 0.45% 0.19% 0.65% 0.45% 18.64% 2.46% 2.1.55% | 2.85% 2.85% 0.06% 27.73% 7.84% 35.63% 0.00% 0.55% 0.00% 0.55% 0.00% 10.13% 8.06% 18.20% 0.00% 5.10% 0.94% 6.04% 0.28% 0.82% 0.82% |
| ACT - Metro Total ACT NSW - Inner city 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 - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro VIC - Morno Total TAS | 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% 0.38% 0.08% 8.43% 7.83% 16.34% 0.03% 5.77% 0.46% 6.26% 0.01% 0.45% 0.19% 0.65% 0.45% 0.55% 0.21% | 2.85% 2.85% 0.06% 27.73% 7.84% 35.63% 0.00% 0.55% 0.00% 0.55% 10.13% 8.06% 18.20% 0.00% 5.10% 0.94% 6.04% 0.94% 0.82% 0.82% 0.82% 0.40% 18.59% 2.14% 2.1.13% |
| ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Inner city TAS - Inner city TAS - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Inner city VIC - Non metro Total TAS | 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% 0.38% 0.08% 8.43% 7.83% 16.34% 0.03% 5.77% 0.46% 6.26% 0.01% 0.45% 6.26% 0.19% 0.65% 0.45% 18.64% 2.46% 2.1.55% 0.21% 12.32% | 2.85% 2.85% 0.06% 27.73% 7.84% 35.63% 0.00% 0.55% 0.00% 10.13% 8.06% 18.20% 0.00% 5.10% 0.94% 6.04% 0.05% 0.54% 0.28% 0.82% 0.82% 0.82% 0.40% 18.59% 2.14% 2.113% |
| ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro QLD - Inner city QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Inner city TAS - Metro Total SA TAS - Inner city VIC - Inner city VIC - Inner city VIC - Metro VIC - Metro Total VIC WA - Inner city WA - Inner city WA - Metro | 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% 0.38% 0.08% 8.43% 7.83% 16.34% 0.03% 5.77% 0.46% 6.26% 0.01% 0.45% 16.34% 2.46% 21.55% 0.21% 12.32% 0.93% | 2.85% 2.85% 0.06% 27.73% 7.84% 35.63% 0.00% 0.55% 0.00% 10.13% 8.06% 18.20% 0.00% 5.10% 0.94% 6.04% 0.28% 0.82% 0.82% 0.82% 0.82% |
| ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro QLD - Inner city QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Inner city TAS - Metro Total SA TAS - Inner city VIC - Inner city VIC - Inner city VIC - Metro VIC - Metro Total VIC WA - Inner city WA - Inner city WA - Metro | 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% 0.38% 0.08% 8.43% 7.83% 16.34% 0.03% 5.77% 0.46% 6.26% 0.01% 0.45% 16.34% 2.46% 21.55% 0.21% 12.32% 0.93% | 2.85% 2.85% 0.06% 27.73% 7.84% 35.63% 0.00% 0.55% 0.00% 10.13% 8.06% 18.20% 0.00% 5.10% 0.94% 6.04% 0.28% 0.82% 0.82% 0.82% 0.82% |
| ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Inner city TAS - Metro TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Inner city VIC - Inner city VIC - Metro Total TAS VIC - Inner city VIC - Metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Non metro Total WA | 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% 0.38% 0.08% 8.43% 7.83% 16.34% 0.03% 5.77% 0.46% 6.26% 0.01% 0.45% 0.45% 0.45% 0.45% 18.64% 2.46% 21.55% 0.21% 12.32% 0.93% 13.46% | 2.85% 2.85% 0.06% 27.73% 7.84% 35.63% 0.00% 0.55% 0.00% 10.13% 8.06% 18.20% 0.00% 5.10% 0.04% 6.04% 0.04% 0.54% 0.28% 0.82% 0.82% 0.40% 18.59% 2.14% 2.113% 0.39% 13.64% 0.74% 14.77% |
| ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Inner city TAS - Metro TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Inner city VIC - Metro Total ITAS VIC - Inner city VIC - Metro Total ITAS VIC - Inner city VIC - Metro Total ITAS VIC - Inner city VIC - Metro VIC - Metro Total INER VIC - Inner city VIC - Metro Total INER VIC - Metro Total INER VIC - Metro | 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% 0.38% 0.08% 8.43% 7.83% 16.34% 0.03% 5.77% 0.46% 6.26% 0.01% 0.45% 6.26% 0.01% 0.45% 1.55% 0.45% 18.64% 2.46% 2.1.55% 0.21% 12.32% 0.93% 13.46% | 2.85% 2.85% 0.06% 27.73% 7.84% 35.63% 0.00% 0.55% 0.00% 10.13% 8.06% 18.20% 0.00% 5.10% 0.04% 6.04% 0.04% 0.54% 0.28% 0.82% 0.82% 0.82% 0.40% 18.59% 2.14% 2.113% 0.39% 13.64% 0.74% 14.77% 0.85% |
| ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Inner city WA - Inner city WA - Inner city WA - Inner city WA - Metro Total IWA | 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% 0.38% 0.08% 8.43% 7.83% 16.34% 0.03% 5.77% 0.46% 6.26% 0.01% 0.45% 6.26% 0.01% 0.45% 18.64% 2.46% 21.55% 0.21% 13.32% 0.93% 13.46% | 2.85% 2.85% 0.06% 27.73% 7.84% 35.63% 0.00% 0.55% 0.00% 10.13% 8.06% 18.20% 0.00% 5.10% 0.54% 0.28% 0.82% 0.82% 0.82% 0.82% 0.82% 0.40% 18.59% 2.14% 21.13% 0.39% 13.64% 0.74% 14.77% 0.85% 79.13% 2.001% 0.00% |
| ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Inner city VIC - Metro VIC - Non metro Total IAS VIC - Inner city VIC - Metro VIC - Metro Total IAS | 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% 0.38% 0.08% 8.43% 7.83% 16.34% 0.03% 5.77% 0.46% 6.26% 0.01% 0.45% 6.26% 0.01% 0.45% 1.45% 18.64% 2.46% 2.1.55% 0.21% 12.32% 0.93% 13.46% | 2.85% 2.85% 0.06% 27.73% 7.84% 35.63% 0.00% 0.55% 0.00% 10.13% 8.06% 18.20% 0.00% 5.10% 0.04% 6.04% 0.04% 0.54% 0.28% 0.82% 0.82% 0.82% 0.40% 18.59% 2.14% 2.113% 0.39% 13.64% 0.74% 14.77% 0.85% |

| ARREARS \$ % (scheduled balance basis) | 31-60 | 61-90 | 90+ | Total |
|--|---|--|--|------------------------|
| Aug-19 | 0.14% | 0.00% | 0.62% | 0.76% |
| Sep-19 | 0.93% | 0.00% | 0.70% | 1.64% |
| Oct-19 | 0.28% | 0.52% | 0.91% | 1.71% |
| Nov-19 | 0.31% | 0.42% | 0.99% | 1.72% |
| Dec-19 | 0.43% | 0.17% | 1.33% | 1.93% |
| Jan-20 | 0.35% | 0.41% | 1.10% | 1.85% |
| Feb-20 | 0.50% | 0.15% | 1.06% | 1.71% |
| Mar-20 | 0.37% | 0.00% | 1.38% | 1.75% |
| Apr-20 | 0.63% | 0.00% | 1.10% | 1.73% |
| May-20 | 0.43% | 0.00% | 1.05% | 1.49% |
| Jun-20 | 0.30% | 0.29% | 1.05% | 1.64% |
| Jul-20 | 0.42% | 0.05% | 1.26% | 1.73% |
| MORTGAGE SAFETY NET (Incl. COVID-19*) | | A | | |
| | No of Accounts | Amount (\$) | | |
| Aug-19 | 2 | 439,619 | | |
| Sep-19 | 5 | 1,160,783 | | |
| Oct-19 | 8 | 1,666,870 | | |
| Nov-19 | 8 | 1,665,273 | | |
| Dec-19 | 10 | 2,068,025 | | |
| Jan-20 | 7 | 1,607,541 | | |
| Feb-20 | 8 | 2,022,958 | | |
| | | | | |
| Mar-20 | 8 | 2,000,453 | | |
| Apr-20 | 89 | 20,735,256 | | |
| May-20 | 93 | 22,362,386 | | |
| Jun-20 | 89 | 21,154,858 | | |
| Jul-20 | 82 | 18,065,293 | | |
| | | | | |
| *COVID-19 HARDSHIP | No of Accounts | Amount (\$) | | |
| | 3 | 1,060,221 | | |
| Mar-20 | | | | |
| Apr-20 | 86 | 19,747,868 | | |
| May-20 | 86 | 20,682,993 | | |
| Jun-20 | 82 | 19,471,314 | | |
| Jul-20 | 75 | 16,482,606 | | |
| | | | | |
| MORTGAGE IN POSSESSION | No of Accounts | Amount (\$) | | |
| Aug-19 | | - | | |
| Sep-19 | - | - | | |
| Oct-19 | - | - | | |
| | | | | |
| | - | | | |
| Nov-19 Dec-19 | - | - | | |
| Dec-19 | - | - | | |
| Dec-19 Jan-20 | | - | | |
| Dec-19 Jan-20 Feb-20 | - - - - | | | |
| Dec-19 Jan-20 Feb-20 Mar-20 | · · · | | | |
| Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 | - | | | |
| Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 May-20 | - | | | |
| Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 Jun-20 | | | | |
| Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 May-20 | | - - - - - - - - - - - - - - - - - - - | | |
| Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 May-20 Jun-20 Jul-20 | | - - - - - - - - - | | |
| Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 May-20 Jun-20 Jul-20 PRINCIPAL LOSS | - - - - - - - - - - - - - - - - | - - - - - - - - - - - - - - - | LMI Payment | Net loss |
| Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 Jun-20 Jun-20 Jul-20 PRINCIPAL LOSS 2017 | 825,085 | 825,085 | 793,409 | 31,675 |
| Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 Jun-20 Jun-20 PRINCIPAL LOSS 2017 2018 | 825,085 225,675 | 825,085 225,675 | 793,409 109,842 | 31,675 115,833 |
| Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 Jun-20 Jun-20 Jul-20 PRINCIPAL LOSS 2017 | 825,085 | 825,085 | 793,409 | 31,675 |
| Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 Jun-20 Jun-20 Jul-20 PRINCIPAL LOSS 2017 2018 2019 | 825,085 225,675 8,503 | 825,085 225,675 8,503 | 793,409 109,842 8,501 | 31,675 115,833 2 |
| Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 Jun-20 Jun-20 PRINCIPAL LOSS 2017 2018 | 825,085 225,675 | 825,085 225,675 | 793,409 109,842 | 31,675 115,833 |
| Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 Jun-20 Jun-20 Jul-20 PRINCIPAL LOSS 2017 2018 2019 | 825,085 225,675 8,503 1,059,263 | 825,085 225,675 8,503 1,059,263 | 793,409 109,842 8,501 911,753 | 31,675 115,833 2 |
| Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 Jun-20 Jun-20 Jul-20 PRINCIPAL LOSS 2017 2018 2019 | 825,085 225,675 8,503 | 825,085 225,675 8,503 | 793,409 109,842 8,501 911,753 Opening Bond Balance | 31,675 115,833 2 |
| Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 Jun-20 Jul-20 PRINCIPAL LOSS 2017 2018 2019 Total EXCESS SPREAD | 825,085 225,675 8,503 1,059,263 Excess Spread (A\$) | 825,085 225,675 8,503 1,059,263 Excess Spread % p.a | 793,409 109,842 8,501 911,753 Opening Bond Balance \$ 238,592,363 | 31,675 115,833 2 |
| Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 Jun-20 Jul-20 PRINCIPAL LOSS 2017 2018 2019 Total EXCESS SPREAD Jul-19 Aug-19 Sep-19 | 825,085 225,675 8,503 1,059,263 Excess Spread (A\$) 192,788.59 | 825,085 225,675 8,503 1,059,263 Excess Spread % p.a 0.57% 0.88% 0.88% | 793,409 109,842 8,501 911,753 Opening Bond Balance \$ 238,592,363 \$ 232,664,681 \$ 228,316,069 | 31,675 115,833 2 |
| Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 Jun-20 Jun-20 Jul-20 PRINCIPAL LOSS 2017 2018 2019 Total EXCESS SPREAD Jul-19 Aug-19 Sep-19 Oct-19 | 825,085 225,675 8,503 1,059,263 Excess Spread (A\$) 192,788.59 112,618.46 168,024.48 101,964.85 | 825,085 225,675 8,503 1,059,263 Excess Spread % p.a 0.58% 0.88% 0.55% | 793,409 109,842 8,501 911,753 911,753 Opening Bond Balance \$ 238,592,363 \$ 232,664,681 \$ 222,803,564 \$ 222,803,564 \$ 222,803,564 | 31,675 115,833 2 |
| Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 Jun-20 Jun-20 Jun-20 PRINCIPAL LOSS 2017 2018 2019 Total EXCESS SPREAD Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 | 825,085 225,675 8,503 1,059,263 Excess Spread (A\$) 192,788.59 112,618.46 168,024.48 | 825,085 225,675 8,503 1,059,263 Excess Spread % p.a 0.97% 0.58% 0.55% 0.55% | 793,409 109,842 8,501 911,753 911,753 Opening Bond Balance \$ \$ 238,592,363 \$ 232,664,681 \$ 228,316,069 \$ 222,803,554 \$ 218,187,934 | 31,675 115,833 2 |
| Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 Jun-20 Jul-20 PRINCIPAL LOSS 2017 2018 2019 Total EXCESS SPREAD Jul-19 Aug:19 Sep-19 Sep-19 Oct-19 Nov-19 Dec-19 | 825,085 225,675 8,503 1,059,263 Excess Spread (A\$) 192,788.59 112,618.46 168,024.48 101,964.85 96,207.32 137,583.75 | 825,085 225,675 8,503 1,059,263 Excess Spread % p.a 0.97% 0.58% 0.55% 0.55% 0.53% | 793,409 109,842 8,501 911,753 Opening Bond Balance \$ 238,592,363 \$ 228,316,669 \$ 222,803,564 \$ 228,316,069 \$ 228,316,069 \$ 228,819,079 \$ 218,187,934 \$ 214,173,852 | 31,675 115,833 2 |
| Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 Jun-20 Jun-20 Jul-20 PRINCIPAL LOSS 2017 2018 2019 Total EXCESS SPREAD Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20 | 825,085 225,675 8,503 1,059,263 Excess Spread (A\$) 192,788.59 112,618.46 168,024.48 101,964.85 96,207.32 137,583.75 80,416.70 | 825,085 225,675 8,503 1,059,263 Excess Spread % p.a 0.57% 0.88% 0.55% 0.53% 0.77% 0.46% | 793,409 109,842 8,501 911,753 911,753 Opening Bond Balance \$ \$ 238,592,363 \$ 232,664,681 \$ 222,803,564 \$ 222,803,564 \$ 218,187,934 \$ 214,773,852 \$ 211,976,803 | 31,675 115,833 2 |
| Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 Jun-20 Jun-20 Jul-20 PRINCIPAL LOSS 2017 2018 2019 Total EXCESS SPREAD Jul-19 Aug-19 Sep-19 Oct-19 Jun-20 Sep-19 Oct-19 Jan-20 Feb-20 | 825,085 225,675 8,503 1,059,263 Excess Spread (A\$) 192,788.59 112,618.46 168,024.48 101,964.85 96,207.32 137,583.75 80,416.70 97,145.59 | 825,085 225,675 8,503 1,059,263 Excess Spread % p.a 0.55% 0.55% 0.55% 0.53% 0.77% 0.46% | 793,409 109,842 8,501 911,753 911,753 Opening Bond Balance \$ \$ 238,592,363 \$ 232,664,681 \$ 228,8316,069 \$ 222,803,564 \$ 218,187,934 \$ 214,173,852 \$ 214,773,852 \$ 208,861,025 | 31,675 115,833 2 |
| Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 Jun-20 Jun-20 Jul-20 PRINCIPAL LOSS 2017 2018 2019 Total EXCESS SPREAD Jul-19 Aug-19 Sep-19 Oct-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20 Feb-20 Mar-20 | 825,085 225,675 8,503 1,059,263 Excess Spread (A\$) 192,788.59 112,618.46 168,024.48 101,964.85 96,207.32 137,583.75 80,416.70 97,145.59 142,623.64 | 825,085 225,675 8,503 1,059,263 Excess Spread % p.a 0.55% 0.88% 0.55% 0.77% 0.46% 0.56% | 793,409 109,842 8,501 911,753 Opening Bond Balance \$ 238,592,363 \$ 222,864,681 \$ 222,803,564 \$ 222,803,564 \$ 214,173,852 \$ 214,173,852 \$ 214,976,803 \$ 208,861,025 \$ 206,6424,011 | 31,675 115,833 2 |
| Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 Jun-20 Jun-20 Jul-20 PRINCIPAL LOSS 2017 2018 2019 Total EXCESS SPREAD Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 | 825,085 225,675 8,503 1,059,263 Excess Spread (A\$) 192,788.59 112,618.46 168,024.48 001,964.85 96,207.32 137,583,75 80,416.70 97,145.59 142,623.64 94,863.40 | 825,085 225,675 8,503 1,059,263 Excess Spread % p.a 0.97% 0.58% 0.55% 0.55% 0.55% 0.46% 0.56% 0.83% 0.56% | 793,409 109,842 8,501 911,753 Opening Bond Balance \$ 238,592,363 \$ 232,664,681 \$ 222,803,564 \$ 222,803,564 \$ 218,187,934 \$ 211,976,803 \$ 208,861,025 \$ 208,861,025 \$ 208,851,025 \$ 203,515,576 | 31,675 115,833 2 |
| Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 Jun-20 Jun-20 Jul-20 PRINCIPAL LOSS 2017 2018 2019 Total EXCESS SPREAD Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 | 825,085 225,675 8,503 Excess Spread (A\$) 192,788.59 112,618.46 168,024.48 101,964.85 96,207.32 137,583.75 80,416.70 97,145.59 142,623.64 94,863.40 32,737.74 | 825,085 225,675 8,503 1,059,263 Excess Spread % p.a 0.58% 0.55% 0.53% 0.55% 0.56% 0.66% 0.56% | 793,409 109,842 8,501 911,753 Opening Bond Balance \$ 238,592,363 \$ 232,564,681 \$ 222,803,564 \$ 228,816,069 \$ 228,816,069 \$ 218,187,934 \$ 214,773,852 \$ 211,976,803 \$ 208,861,025 \$ 206,824,011 \$ 203,515,576 \$ 200,321,746 | 31,675 115,833 2 |
| Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 Jun-20 Jun-20 PRINCIPAL LOSS 2017 2018 2019 Total EXCESS SPREAD Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 Mar-20 Apr-20 Mar-20 Apr-20 Mar-20 | 825,085 225,675 8,503 1,059,263 Excess Spread (A\$) 192,788.59 112,618.46 168,024.48 101,964.85 96,207.32 137,583.75 80,416.70 97,7145.59 142,623.64 94,863.40 32,737.74 153,867.59 | 825,085 225,675 8,503 1,059,263 Excess Spread % p.a 0.55% 0.88% 0.55% 0.77% 0.46% 0.83% 0.56% 0.83% 0.20% | 793,409 109,842 8,501 911,753 Opening Bond Balance \$ 238,592,363 \$ 232,664,681 \$ 222,803,564 \$ 222,803,564 \$ 218,187,934 \$ 214,773,852 \$ 214,773,852 \$ 214,976,803 \$ 206,826,1025 \$ 206,824,011 \$ 203,515,576 \$ 200,321,746 \$ 196,408,902 | 31,675 115,833 2 |
| Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 Jun-20 Jun-20 Jul-20 PRINCIPAL LOSS 2017 2018 2019 Total EXCESS SPREAD Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 Mar-20 | 825,085 225,675 8,503 Excess Spread (A\$) 192,788.59 112,618.46 168,024.48 101,964.85 96,207.32 137,583.75 80,416.70 97,145.59 142,623.64 94,863.40 32,737.74 | 825,085 225,675 8,503 1,059,263 Excess Spread % p.a 0.58% 0.55% 0.53% 0.55% 0.56% 0.66% 0.56% | 793,409 109,842 8,501 911,753 Opening Bond Balance \$ 238,592,363 \$ 232,664,681 \$ 222,803,564 \$ 222,803,564 \$ 218,187,934 \$ 214,773,852 \$ 214,773,852 \$ 214,976,803 \$ 206,826,1025 \$ 206,824,011 \$ 203,515,576 \$ 200,321,746 \$ 196,408,902 | 31,675 115,833 2 |

14,531,776.77

Total

| ANNUALISED CPR | <u>CPR % p.a</u> | | |
|---------------------------------|---|----------------------|-------------------------|
| Aug-19 | 18.24% | | |
| Sep-19 | 23.50% | | |
| Oct-19 | 20.19% | | |
| Nov-19 | 15.01% | | |
| Dec-19 | 12.23% | | |
| Jan-20 | 13.99% | | |
| Feb-20 | 10.74% | | |
| Mar-20 | 13.29% | | |
| Apr-20 | 14.88% | | |
| May-20 | 18.76% | | |
| Jun-20 | 22.48% | | |
| Jul-20 | 14.04% | | |
| RESERVES | Available | Drawn | |
| Principal Draw | | - | |
| Liquidity Reserve Account | 1,606,000.23 | - | |
| ncome Reserve | 150,000.00 | - | |
| UPPORTING RATINGS | | | |
| Role | Party | Current Rating S&P / | Rating Trigger S&P |
| | | Moodys | /Moodvs |
| ixed Rate Swap Provider | AMP Bank Limited | BBB+ / A2 | below A-1 and A /A3(cr) |
| iquidity Reserve Account Holder | MUFG | A, A-1 / P-1 | below A-2 or BBB+/ P-1 |
| ank Account Provider | Westpac | A-1+ / P-1 | below A-2 / P-1 |
| ERVICER | | | |
| ervicer: | AMP Bank Limited | | |
| ervicer Ranking or Rating: | A- / A2 | | |
| ervicer Rating: | N/A | | |
| ervicer Experience: | 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 2014-2 Trust | | |
| | Progress 2014-2 Trust | | |
| | | | |
| | Progress 2016-1 Trust | | |
| | Progress 2016-1 Trust Progress 2017-1 Trust | | |
| | Progress 2016-1 Trust Progress 2017-1 Trust Progress 2017-2 Trust | No .1 | |