PROGRESS 2016-1 TRUST

Wednesday, 21 August 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	iviargin	interest Calculation
1 M BBSW	123bps	Actual/365
1 M BBSW	180bps	Actual/365
1 M BBSW	220bps	Actual/365
1 M BBSW	315bps	Actual/365
1 M BBSW	595bps	Actual/365
	1 M BBSW 1 M BBSW 1 M BBSW 1 M BBSW	1 M BBSW 123bps 1 M BBSW 180bps 1 M BBSW 220bps 1 M BBSW 315bps

			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	78,932,508.21	78,932,508.21	92.00%	83.63%	AAA / Aaa
Class AB Notes	A\$	37,950,000.00	9,774,417.82	9,774,417.82	5.06%	10.36%	AAA /n.r
Class B Notes	A\$	12,900,000.00	3,322,529.38	3,322,529.38	1.72%	3.52%	AA+/n.r.
Class C Notes	A\$	8,100,000.00	2,086,239.36	2,086,239.36	1.08%	2.21%	A+/n.r.
Class D Notes	A\$	1,050,000.00	272,353.33	272,353.33	0.14%	0.29%	n.r/n.r.
TOTAL		750,000,000.00	94,388,048.10	94,388,048.10	100.00%	100.00%	-

Current Payment Date:	W	/ednesday, 21 August	2024				
	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	0.1164	5.5475%	21-Aug-24	690,000	0.53	1.99	0.1144
Class AB Notes	0.2620	6.1175%	21-Aug-24	37,950	1.32	4.47	0.2576
Class B Notes	0.2620	6.5175%	21-Aug-24	12,900	1.40	4.47	0.2576
Class C Notes	0.2620	7.4675%	21-Aug-24	8,100	1.61	4.47	0.2576
Class D Notes	0.2639	10.2675%	21-Aug-24	1,050	2.23	4.51	0.2594
TOTAL				750,000	7.09	19.92	•

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Jul - 24</u>
Total pool size:	\$742,931,233.00	\$93,585,749.69
Total Number Of Loans (UnConsolidated):	3582	716
Total number of loans (consolidating split loans):	2345	506
Average loan Size:	\$316,815.00	\$184,952.07
Maximum loan size:	\$993,677.00	\$760,409.04
Total property value:	\$1,305,952,265.00	\$299,965,736.00
Number of Properties:	2501	534
Average property value:	\$522,172.00	\$561,733.59
Average current LVR:	60.44%	34.63%
Average Term to Maturity (months):	316	214.87
Maximum Remaining Term to Maturity (months):	358	262.16
Weighted Average Seasoning (months):	34	126.28
Weighted Average Current LVR:	65.15%	49.70%
Weighted Average Term to Maturity (months):	309	226.80
% of pool with loans > \$500,000:	25.14%	12.46%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	92.83%	106.90%
% Fixed Rate Loans(Value):	24.55%	4.49%
% Interest Only loans (Value):	33.60%	2.27%
Weighted Average Mortgage Interest:	4.42%	6.85%
Weighted Average Fixed Rate:		3.40%
Weighted Average Variable Rate:		7.01%
Investment Loans:	23.83%	27.82%
Note: Loan purpose determines investment lending classification from 01/03/2019		
Outstanding Balance Distribution	\$ % at Issue	Jul - 24
≤\$0	0.00%	-0.37%
> \$0 and ≤ \$100,000	1.34%	5.80%
> \$100,000 and ≤ \$150,000	2.94%	7.66%
> \$150,000 and ≤ \$200,000	5.33%	11.07%
> \$200,000 and ≤ \$250,000	10.00%	14.66%
> \$250,000 and ≤ \$300,000	13.60%	13.16%
> \$300,000 and ≤ \$350,000	12.28%	13.76%
> \$350,000 and ≤ \$400,000	11.54%	7.59%
> \$400,000 and ≤ \$450,000	10.31%	9.63%
> \$450,000 and ≤ \$500,000	7.52%	4.59%
> \$500,000 and ≤ \$550,000	6.23%	2.25%
> \$550,000 and ≤ \$600,000	4.36%	3.08%
> \$600,000 and ≤ \$650,000	3.43%	2.00%
> \$650,000 and ≤ \$700,000	2.64%	4.32%
> \$700,000 and ≤ \$750,000	1.84%	0.00%
> \$750,000 and \$\$800,000	1.57%	0.81%
> \$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 \$\frac{1}{2},000,000	0.79%	0.00%
7555,000 and 2 51,000,000	100.00%	100.00%

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5 5 5 5 5 5 5 5 5 5	Outstanding Balance LVR Distribution	\$ % at Issue	Jul - 24
1			
2 2 2 2 2 2 2 2 2 2	> 0% and ≤ 25%		
2006 300 3.006 2.506 3.006	> 25% and < 30%	2.64%	
> 25% and 6 dBy 3,07% 6,28% > 26% and 6 dBy 6,00% 6,00% > 26% and 6 dBy 6,18% 12,13% > 26% and 6 dBy 6,18% 12,13% > 26% and 6 dBy 1,14% 6,13% > 26% and 6 dBy 1,14% 6,13% > 26% and 6 dBy 1,14% 6,13% > 70% and 6 dBy 1,14% 6,13% > 70% and 6 dBy 1,60% 1,60% > 70% and 6 dBy 4,60% 0,00% > 70% and 6 dBy 0,00% 0,00% > 2006 0,00% 0,00% > 2006 0,00% 0,00% > 2006 0,00% 0,00% > 2006 0,00% 0,00% > 2006 0,00% 0,00% 2 2007 1,00% 0,00% Consumer 1,00% 0,00% Consumer 1,00% 0,00% Consumer 1,00% 0,00% Seating Aller Aller 0,00% 0,00% Seating Aller Aller <			
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2.75% and 50% 1.689% 1.689% 1.689% 1.689% 3.58% 3.	> 65% and ≤ 70%	9.64%	8.01%
\$ \$ \$ \$ \$ \$ \$ \$ \$ \$	> 70% and ≤ 75%	15.18%	6.75%
2 8 78 mail 20 90% 5.88% .0.01% 2 90% and 2 100% .0.00% .0.00% 2 90% and 2 100% .0.00% .0.00% 2 90% and 2 100% .0.00% .0.00% Mortage Insurance \$5.81 Issue .0.26 Genouth .1.26 .0.00% .1.55 Included .0.00% .1.55 Total .1.000% .1.000% Included .0.00% .1.55 Total .1.000% .1.000% Septimal and 3 1 mith .0.23 .0.00% 3 miths and 5 1 mith .0.23 .0.00% 4 miths and 5 1 mith .0.23 .0.00% 3 miths and 5 2 mith .0.75% .0.00% 3 miths and 5 2 mith .0.23 .0.00% 3 miths and 5 2 mith .0.23 .0.00% 4 miths and 5 2 mith .0.23 .0.00% 3 miths and 5 2 mith .0.23 .0.00% 4 miths and 5 2 mith .0.23 .0.00% 2 miths and 5 2 mith .0.23 .0.00%	> 75% and ≤ 80%	16.89%	1.49%
> 90% and 50% 0.00% 0.00% > 1006 0.00% 0.00% > 1006 1000% 0.00% 1006 1000% 0.00% 1006 1000% 1000% Mertage Bussanse \$2 kt ktssee Marca Geworth 13.56% 10.13% Glee 86.14% 10.10% Clee 86.14% 10.10% Clee 10.20% 10.00% Clee 10.20% 10.00% Seasoning Analysis \$3.81 ktssee Marca 2 on this and \$5 miths 0.33% 0.00% 2 on this and \$5 miths 0.33% 0.00% 2 miths and \$1 miths 0.20% 0.00%	> 80% and ≤ 85%	4.65%	0.84%
> 90% and 50% 0.00% 0.00% > 1006 0.00% 0.00% > 1006 1000% 0.00% 1006 1000% 0.00% 1006 1000% 1000% Mertage Bussanse \$2 kt ktssee Marca Geworth 13.56% 10.13% Glee 86.14% 10.10% Clee 86.14% 10.10% Clee 10.20% 10.00% Clee 10.20% 10.00% Seasoning Analysis \$3.81 ktssee Marca 2 on this and \$5 miths 0.33% 0.00% 2 on this and \$5 miths 0.33% 0.00% 2 miths and \$1 miths 0.20% 0.00%	> 85% and ≤ 90%	5.88%	0.91%
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Carworth 13.86% 13.51% 18.51%			
Carworth 13.86% 13.51% 18.51%	Mortgage Insurance	\$ % at Issue	Jul - 24
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Seasoning Analysis			
> n mths and ≤ 8 mths 0.33% 0.000% > 2 mths and ≤ 6 mths 1.25% 0.000% > 6 mths and 4 9 mths 0.006% 0.000% > 1 mths and 5 1 mths 0.006% 0.000% > 1 5 mths and 5 12 mths 0.006% 0.000% > 1 5 mths and 5 12 mths 6.01% 0.000% > 1 5 mths and 5 2 mths 4.09% 0.000% > 2 1 mths and 5 2 mths 4.09% 0.000% > 2 1 mths and 5 3 mths 4.09% 0.000% > 3 6 mths and 5 3 mths 4.09% 0.000% > 3 6 mths and 5 3 mths 4.09% 0.000% > 4 0 mths and 5 2 mths 4.04% 0.000% > 6 mths and 5 3 mths 4.09% 0.00% > 6 mths and 5 2 mths 4.00% 0.00% > 6 mths and 5 2 mths 1.00% 0.00% > 6 mths and 5 2 mths 1.00% 0.00% > 9 mths and 5 2 mths 1.00% 0.00% > 1 0 mths and 5 10 mths 1.05% 1.17% 1 0 mths and 5 10 mths 1.00% 0.00% 1 0 mths	Total	100.0070	100.0070
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> 24 mths and 5 8 mths	> 18 mths and ≤ 21 mths	6.91%	0.00%
> 58 mths and 5 c8 mths 1.4 44% 0.00% > 60 mths and 5 12 mths 5.64% 0.00% > 60 mths and 5 12 mths 1.60% 0.00% > 24 mths and 5 96 mths 1.00% 0.00% > 20 mths and 5 108 mths 1.00% 3.17% > 108 mths and 5 108 mths 1.00% 6.724% 5 100 mths and 5 120 mths 1.000% 7.24% Total 1.000% 1.000% Segregable Distribution \$ 3 t tsue 1.000% Act - Metro 1.171% 1.20% NSW - Inner city 0.18% 0.51% NSW - Metro 2.9 70% 3.56% NSW - Metro 1.039% 3.56% NSW - Metro 2.28% 0.00% NT - Metro 1.039% 3.60% NSW - Metro 0.28% 0.00% NT - Metro 0.28% 0.00% NT - Metro 0.15% 0.00% NT - Metro 0.05% 0.27% QLD - Inner city 0.05% 0.27% QLD - Inner city	> 21 mths and ≤ 24 mths	4.49%	0.00%
> 88 mtss and 5 f7 mths 5.64% 0.00% > 20 mtss and 5 8 mths 1.60% 0.00% > 26 mtss and 5 8 mths 1.60% 0.00% > 26 mths and 5 108 mths 1.05% 3.17% > 180 mths and 5 120 mths 1.06% 67.24% > 120 mths 1.00.00% 100.00% > 120 mths 1.00.00% 100.00% > 120 mths 1.00.00% 100.00% Geographic Distribution \$ % at issue jul - 24 ACT - Metro 1.17% 1.20% NSW - Innectity 0.18% 0.51% NSW - Innectity 0.18% 0.51% NSW - Innectity 0.10% 3.56% NSW - Innectity 0.10% 3.56% NSW - Innectity 0.29% 3.56% NSW - Innectity 0.28% 0.00% NSW - Innectity 0.28% 0.00% NSW - Innectity 0.05% 0.27% OLD - Inner city 0.05% 0.27% OLD - Inner city 0.05% 0.27% OLD -	> 24 mths and ≤ 36 mths	40.49%	0.00%
> 88 mtss and 5 f7 mths 5.64% 0.00% > 20 mtss and 5 8 mths 1.60% 0.00% > 26 mtss and 5 8 mths 1.60% 0.00% > 26 mths and 5 108 mths 1.05% 3.17% > 180 mths and 5 120 mths 1.06% 67.24% > 120 mths 1.00.00% 100.00% > 120 mths 1.00.00% 100.00% > 120 mths 1.00.00% 100.00% Geographic Distribution \$ % at issue jul - 24 ACT - Metro 1.17% 1.20% NSW - Innectity 0.18% 0.51% NSW - Innectity 0.18% 0.51% NSW - Innectity 0.10% 3.56% NSW - Innectity 0.10% 3.56% NSW - Innectity 0.29% 3.56% NSW - Innectity 0.28% 0.00% NSW - Innectity 0.28% 0.00% NSW - Innectity 0.05% 0.27% OLD - Inner city 0.05% 0.27% OLD - Inner city 0.05% 0.27% OLD -	> 36 mths and ≤ 48 mths	14.44%	0.00%
> 50 mtss and 5 Z mths 2,74% 0,00% > 24 mtss and 5 84 mths 1,66% 0,00% > 24 mtss and 5 108 mths 1,05% 3,17% > 108 mths and 5 120 mths 0,40% 25,55% > 120 mths 1,06% 67,24% Total 1,06% 67,24% Total ACT 1,100,00% 100,00% Geographic Distribution \$ % at issue Jul - 24 ACT - Metro 1,17% 1,20% Total ACT 1,71% 1,20% NSW - Inner city 0,18% 0,51% NSW - Non metro 10,33% 3,56% Total NSW 40,27% 40,16% NT - Metro 0,28% 0,00% NT - Memory 0,28% 0,00% NT - Memory 0,55% 0,27% QLD - Mero 3,49% 1,54% QLD - Mero 3,49% 1,54% QLD - Mero 3,55% 3,41% Total CLD 1,00% 0,00% SA - Metro 6,19% 6,25% <td>> 48 mths and < 60 mths</td> <td></td> <td></td>	> 48 mths and < 60 mths		
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>56 mts and 5 108 mths 1.00% 2.17% > 108 mths and 5 120 mths 0.40% 2.59 mths Total 1.000% 100.00% Seegrable Distribution \$ X attsue 1.00 00% Act - Metro 1.71% 1.20% NSW - Inner city 0.18% 0.51% NSW - Metro 2.9 70% 3.56% NSW - Nom reto 1.033% 3.96% Total NSW 40.22% 40.10% NT - Metro 0.28% 0.00% NT - Non metro 0.15% 0.40% Total NSW 0.05% 0.22% NT - Non metro 0.05% 0.22% VIC - Non metro 0.05% 0.22% QLD - Inner city 0.05% 0.22% QLD - Metro 8.49% 11.96% QLD - Non metro 8.49% 11.96% QLD - Non metro 6.52% 3.41% Total SA 1.00% 6.62% SA - Netro 6.19% 6.62% SA - Netro 6.19% 6.62% <td></td> <td></td> <td></td>			
200 mths and \$120 mths 200 mths 200 mths 1000			
Tetal			
Segraphic Distribution	> 120 mths		
ACT - Metro			
ACT - Metro	lotal	100.00%	100.00%
ACT - Metro	। ठरवा	100.00%	100.00%
Total ACT 1.71% 1.20% NSW - Inner city 0.18% 0.513% NSW - Metro 29.70% 35.69% NSW - Non metro 10.39% 3.69% NSW - Non metro 0.28% 0.00% NT - Metro 0.28% 0.00% NT - Non metro 0.15% 0.40% QLD - Inner city 0.05% 0.27% QLD - Metro 8.49% 11.95% QLD - Mon metro 5.85% 3.41% Total QLD 14.39% 15.63% SA - Inner city 0.07% 0.00% SA - Inner city 0.07% 0.05% SA - Nettro 6.19% 6.62% SA - Nettro 6.99% 0.27% SA - Nettro 0.05% 0.00% TAS - Inner city 0.07% 0.33% TAS - Inner city 0.05% 0.00% TAS - Inner city 0.05% 0.00% VIC - Inner city 0.03% 0.00% VIC - Metro 1.05% 0.00%			
NSW - Inner city NSW - Metro 29.70% 35.69% NSW - Non metro 10.39% 39.6% Total NSW 40.27% 40.16% NT - Metro 0.28% 0.00% NT - Non metro 0.15% 0.43% 0.40% Total NT 0.15% 0.43% 0.40% 0.40% 0.5% 0.05% 0.05% 0.05% 0.07% 0.0 - Metro 0.15% 0.0 - Metro 0.15% 0.0 - Metro 0.0 - Me	Geographic Distribution	<u>\$</u> % at Issue	<u>Jul - 24</u>
NSW - Non metro	Geographic Distribution ACT - Metro	5 % at issue 1.71%	<u>Jul - 24</u> 1.20%
NSW - Non metro	Geographic Distribution ACT - Metro	5 % at issue 1.71%	<u>Jul - 24</u> 1.20%
NSW - Non metro 10.39% 3.96% Total NSW 40.27% 40.16% NT - Metro 0.28% 0.00% NT - Non metro 0.15% 0.40% Total NT 0.43% 0.40% QLD - Inner city 0.05% 0.27% QLD - Metro 8.49% 1.196% QLD - Non metro 5.85% 3.41% Total QLD 14.39% 15.63% SA - Inner city 0.07% 0.00% SA - Inner city 0.619% 6.62% SA - Non metro 0.62% 0.48% Total SA 0.62% 0.48% Total SA 0.63% 0.00% TAS - Inner city 0.05% 0.37% Total TAS 0.05% 0.00% TAS - Non metro 0.45% 0.00% TOTAL TAS 1.05% 0.00% VIC - Inner city 0.69% 0.00% VIC - Metro 17.39% 12.43% VIC - Non metro 2.52% 2.25% Total VIC <td>Geographic Distribution ACT - Metro Total ACT</td> <td>5 % at issue 1.71%</td> <td><u>Jul - 24</u> 1.20%</td>	Geographic Distribution ACT - Metro Total ACT	5 % at issue 1.71%	<u>Jul - 24</u> 1.20%
Total NSW 40.27% 40.16% NT - Metro 0.28% 0.00% NT - Non metro 0.15% 0.40% OLD - Inner city 0.43% 0.40% QLD - Metro 8.49% 11.96% QLD - Non metro 5.85% 3.41% SA - Inner city 0.07% 0.00% SA - Inner city 0.07% 0.00% SA - Non metro 0.62% 0.48% SA - Non metro 0.62% 0.48% TAS - Inner city 0.07% 0.33% TAS - Metro 0.53% 0.00% TAS - Non metro 0.53% 0.00% VIC - Inner city 0.05% 0.00% VIC - Inner city 0.36% 0.00% VIC - Inner city 0.36% 0.00% VIC - Non metro 1.25% 2.25% VIC - Non metro 2.026% 1.46% WA - Inner city 0.23% 0.00% WA - Non metro 1.06% 0.23% WA - Non metro 1.06% 2.43%	Geographic Distribution ACT - Metro Total ACT	<u>\$ % at Issue</u> 1.71% 1.71%	<u>Jul - 24</u> 1.20% 1.20%
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Total Metro 78.00% 85.60% Total Non Metro 21.05% 13.30% Secured by Term Deposit 0.00% 0.00%	Geographic Distribution 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 - Metro SA - Mon metro Total SA TAS - Inner city TAS - Metro TAS - Metro TAS - Metro TOSA - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Non metro Total TAS VIC - Non metro Total TAS VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Mon metro	\$ % 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% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.45% 1.05% 0.36% 1.739% 2.52% 20.26% 0.23% 13.71% 1.08%	Jul - 24 1.20% 1.20% 1.20% 0.51% 35.69% 3.96% 40.16% 0.00% 0.40% 0.40% 0.40% 11.96% 3.41% 15.63% 0.00% 6.62% 0.48% 7.10% 0.33% 0.00% 0.37% 0.70% 0.00% 12.43% 2.25% 14.69% 0.00%
Total Metro 78.00% 85.60% Total Non Metro 21.05% 13.30% Secured by Term Deposit 0.00% 0.00%	Geographic Distribution 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 - Metro SA - Mon metro Total SA TAS - Inner city TAS - Metro TAS - Metro TAS - Metro TOSA - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Non metro Total TAS VIC - Non metro Total TAS VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Mon metro	\$ % 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% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.45% 1.05% 0.36% 1.739% 2.52% 20.26% 0.23% 13.71% 1.08%	Jul - 24 1.20% 1.20% 1.20% 0.51% 35.69% 3.96% 40.16% 0.00% 0.40% 0.40% 0.40% 11.96% 3.41% 15.63% 0.00% 6.62% 0.48% 7.10% 0.33% 0.00% 0.37% 0.70% 0.00% 12.43% 2.25% 14.69% 0.00%
Total Non Metro 21.05% 13.30% Secured by Term Deposit 0.00% 0.00%	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 WA - Metro WA - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total VIC	\$ % 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% 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%	Jul - 24 1.20% 1.20% 1.20% 1.20% 0.51% 35.69% 3.96% 40.16% 0.00% 0.40% 0.40% 1.96% 3.41% 15.63% 0.00% 6.62% 0.48% 7.10% 0.33% 0.00% 0.37% 0.70% 12.43% 2.25% 14.69% 0.00% 17.69% 2.43% 20.12%
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^{*}The Geographic Distribution has been updated according to the S&P Assumptions: Australian RMBS Postcode Classification Assumptions, 07/01/2024

ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	61-90	<u>90+</u>	Total
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%
Jul-24	0.35%	1.05%	1.12%	2.52%
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
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		
Jul-24 Jul-24	4	1,034,109		
Jul 24	•	1,054,105		
MODECA CE IN POSSESSION	No of Accounts	Amount (\$)		
MORTGAGE IN POSSESSION	NO OF ACCOUNTS	Amount (3)		
Aug-23	-	-		
Sep-23 Oct-23		-		
Nov-23	-	-		
Dec-23		-		
Jan-24				
Feb-24				
Mar-24				
Apr-24	_	_		
May-24	_	_		
lun-24	_	=		
Jun-24 Jul-24	- -			
Jul-24			1001	Nobles
Jul-24 PRINCIPAL LOSS	Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss
Jul-24 PRINCIPAL LOSS 2018	Gross Loss 109,558	- - <u>LMI claim (A\$)</u> 109,558	LMI payment (A\$) 100,083	9,475
Jul-24 PRINCIPAL LOSS 2018 2019				
Jul-24 PRINCIPAL LOSS 2018 2019 2020	109,558 - -	109,558	100,083	9,475 - -
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021	109,558 - - - 6,985	109,558 - - -	100,083 - - -	9,475 - - - 6,985
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022	109,558 - -	109,558	100,083	9,475 - -
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021	109,558 - - 6,985 297,813	109,558 - - - - 297,813	100,083 - - - 294,966	9,475 - - 6,985 2,847
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023	109,558 - - 6,985 297,813	109,558 - - - - 297,813	100,083 - - - 294,966	9,475 - - 6,985 2,847
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 2024 Total	109,558 - - 6,985 297,813 - - 414,356	109,558 - 297,813 - 407,371	100,083 - - - 294,966 - - - 395,049	9,475 - - 6,985 2,847 -
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 2024 Total EXCESS SPREAD	109,558 - 6,985 297,813 - - 414,356 Excess Spread (AS)	109,558 297,813 407,371 Excess Spread % p.a	100,083 - - 294,966 - - - - 395,049 Opening Bond Balance	9,475 - - 6,985 2,847 -
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 2024 Total EXCESS SPREAD Aug-23	109,558 - - 6,985 297,813 - - 414,356	109,558 - 297,813 - 407,371 Excess Spread % p.a 0.78%	100,083 	9,475 - - 6,985 2,847 -
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 2024 Total EXCESS SPREAD Aug-23 Sep-23	109,558 6,985 297,813 414,356 Excess Spread (AS) 76,714.69	109,558 - - 297,813 - 407,371 Excess Spread % p.a 0.78% 0.00%	100,083 294,966 395,049 Opening Bond Balance 118,665,069 116,644,858	9,475 - - 6,985 2,847 -
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 2024 Total EXCESS SPREAD Aug-23 Sep-23 Oct-23	109,558	109,558 - 297,813 - 407,371 Excess Spread % p.a 0.78%	100,083 - 294,966 - - 395,049 Opening Bond Balance 118,665,069 116,644,858 114,994,195	9,475 - - 6,985 2,847 -
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 2024 Total EXCESS SPREAD Aug-23 Sep-23	109,558 6,985 297,813 414,356 Excess Spread (AS) 76,714.69	109,558 297,813 407,371 Excess Spread % p.a 0.08% 0.00%	100,083 	9,475 - - 6,985 2,847 -
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 2024 Total EXCESS SPREAD Aug-23 Sep-23 Oct-23 Nov-23	109,558	109,558 - 297,813 - 407,371 Excess Spread % p.a 0.09% 0.09% 0.89% 0.89%	100,083 - 294,966 - 395,049 Opening Bond Balance 118,665,069 116,644,858 114,994,195 112,153,498 109,582,699	9,475 - - 6,985 2,847 -
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 2024 Total EXCESS SPREAD Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24	109,558	109,558 297,813 407,371 Excess Spread % p.a 0.78% 0.00% 0.89% 0.89% 0.87% 0.00%	100,083 - 294,966 - 295,049 Opening Bond Balance 118,665,069 116,644,858 114,994,195 112,153,498 109,582,699 106,134,393	9,475 - - 6,985 2,847 -
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 2024 Total EXCESS SPREAD Aug-23 Sep-23 Oct-23 Nov-23 Dec-23	109,558	109,558 - 297,813 - 407,371 Excess Spread % p.a 0.08% 0.00% 0.89% 0.87% 0.00%	100,083	9,475 - - 6,985 2,847 -
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 2024 Total EXCESS SPREAD 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 0.00% 0.89% 0.89% 0.00% 1.25%	100,083 - 294,966 - 295,049 Opening Bond Balance 118,665,069 116,644,858 114,994,195 112,153,498 109,582,699 106,134,393	9,475 - - 6,985 2,847 -
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 2024 Total EXCESS SPREAD Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24	109,558 6,985 297,813 414,356 Excess Spread (AS) 76,714.69 85,389.23 81,134.08 110,282.49 100,340.14	109,558 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.89% 0.00% 1.25% 1.15% 0.00%	100,083 - 294,966 - 395,049 Opening Bond Balance 118,665,069 116,644,858 114,994,195 112,153,498 109,582,699 106,134,393 104,304,333 103,380,352	9,475 - - 6,985 2,847 -
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 2024 Total EXCESS SPREAD Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Apr-24 Apr-24	109,558	109,558 297,813 407,371 Excess Spread % p.a 0.08% 0.00% 1.25% 1.15% 0.00%	100,083 - 294,966 - 294,966 - 395,049 Opening Bond Balance 118,665,069 116,644,858 114,994,195 112,153,498 109,582,699 106,134,393 104,304,333 104,304,333 104,304,333 104,304,335 100,888,772	9,475 - - 6,985 2,847 -
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 2024 Total EXCESS SPREAD Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 May-24 Jun-24 Jun-24 Jun-24 Jun-24 Jun-24	109,558	109,558 - 297,813 - 407,371 Excess Spread % p.a 0.08% 0.89% 0.89% 0.87% 0.00% 1.25% 1.15% 0.00% 1.25%	100,083	9,475 - - 6,985 2,847 -
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 2024 Total EXCESS SPREAD Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Apr-24 May-24 Jun-24	109,558	109,558 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.89% 0.00% 1.25% 1.15% 0.00% 1.15% 0.00%	100,083 	9,475 - - 6,985 2,847 -
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 2024 Total EXCESS SPREAD Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Apr-24 May-24 Jun-24 Jul-24 Total	109,558	109,558 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.89% 0.00% 1.25% 1.15% 0.00% 1.15% 0.00%	100,083 	9,475 - - 6,985 2,847 -
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 2024 Total EXCESS SPREAD Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Apr-24 May-24 Jun-24 Jun-24 Jun-24 Total ANNUALISED CPR	109,558	109,558 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.89% 0.00% 1.25% 1.15% 0.00% 1.15% 0.00%	100,083 	9,475 - - 6,985 2,847 -
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 2024 Total EXCESS SPREAD Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Aug-24 Jun-24 Jun-24 Jul-24 Total ANNUALISED CPR Aug-23 ANNUALISED CPR Aug-23	109,558	109,558 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.89% 0.00% 1.25% 1.15% 0.00% 1.15% 0.00%	100,083 	9,475 - - 6,985 2,847 -
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 2024 Total EXCESS SPREAD Aug-23 Sep-23 Oct-23 Nov-23 Jan-24 Feb-24 Mar-24 Apr-24 Jul-24 Jul-24 Jul-24 Total ANNUAUSED CPR Aug-23 Sep-23 Annuaused CPR Aug-23 Sep-23	109,558	109,558 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.89% 0.00% 1.25% 1.15% 0.00% 1.15% 0.00%	100,083 	9,475 - - 6,985 2,847 -
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 2024 Total EXCESS SPREAD Aug-23 Sep-23 Oct-23 Nov-23 Jan-24 Feb-24 Mar-24 Apr-24 May-24 Jun-24 Jun-24 Jun-24 Jun-24 Jun-24 Total ANNUALISED CPR Aug-23 Sep-23 Oct-23 Sep-23 Oct-23	109,558	109,558 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.89% 0.00% 1.25% 1.15% 0.00% 1.15% 0.00%	100,083 	9,475 - - 6,985 2,847 -
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 2024 Total EXCESS SPREAD Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Aug-24 Jun-24 Jun-24 Jul-24 Total ANNUALISED CPR Aug-23 Sep-23 Oct-23 ANNUALISED CPR Aug-23 Sep-23 Oct-23 ANOV-23 Nov-23 Nov-23	109,558	109,558 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.89% 0.00% 1.25% 1.15% 0.00% 1.15% 0.00%	100,083 	9,475 - - 6,985 2,847 -
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 2024 Total EXCESS SPREAD Aug-23 Sep-23 Oct-23 Nov-23 Jan-24 Feb-24 May-24 Jun-24 Jul-24 Total ANNUAUSED CPR Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Dec-23 Dec-23 Dec-24 Dec-25 Dec-25 Dec-25 Dec-26 Dec-27 Dec-28 Dec-28 Dec-29	109,558	109,558 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.89% 0.00% 1.25% 1.15% 0.00% 1.15% 0.00%	100,083 	9,475 - - 6,985 2,847 -
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 2024 Total EXCESS SPREAD Aug. 23 Sep-23 Oct-23 Nov-23 Jan-24 Feb-24 Mar-24 Apr-24 Apr-24 Jul-24 Total ANNUALISED CPR Aug. 23 Sep-23 Oct-23 Nov-23 Jan-24 Jul-24 Jul-24 Jul-24 Total	109,558	109,558 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.89% 0.00% 1.25% 1.15% 0.00% 1.15% 0.00%	100,083 	9,475 - - 6,985 2,847 -
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 2024 Total EXCESS SPREAD Aug-23 Sep-23 Oct-23 Nov-23 Jan-24 Feb-24 May-24 Jun-24 Jul-24 Total ANNUAUSED CPR Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Dec-23 Dec-23 Dec-24 Dec-25 Dec-25 Dec-25 Dec-26 Dec-27 Dec-28 Dec-28 Dec-29	109,558	109,558 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.89% 0.00% 1.25% 1.15% 0.00% 1.15% 0.00%	100,083 	9,475 - - 6,985 2,847 -
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 2024 Total EXCESS SPREAD Aug-23 Sep-23 Oct-23 Nov-23 Jan-24 Feb-24 May-24 Jul-24 Jul-24 Total ANNUAUSED CPR Aug-23 Sep-23 Oct-23 Nov-23 Jan-24 Feb-24 May-24 Jun-24	109,558	109,558 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.89% 0.00% 1.25% 1.15% 0.00% 1.15% 0.00%	100,083 	9,475 - - 6,985 2,847 -
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 2024 Total EXCESS SPREAD Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Aug-24 Jun-24 Jul-24 Jul-24 Total ANNUALISED CPR Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Feb-24 Feb-24 Feb-24 Feb-25 Feb-26 Feb-27 Feb-28 Feb-29	109,558	109,558 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.89% 0.00% 1.25% 1.15% 0.00% 1.15% 0.00%	100,083 	9,475 - - 6,985 2,847 -
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 2024 Total EXCESS SPREAD Aug. 23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 May-24 Jul-24 Total ANNUALISED CPR Aug. 23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 May-24 Jun-24 Jun-24 Jun-24 Jun-24 Jun-24 Jun-24 Jun-24 Total	109,558	109,558 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.89% 0.00% 1.25% 1.15% 0.00% 1.15% 0.00%	100,083 	9,475 - - 6,985 2,847 -
Jul-24 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 2024 Total EXCESS SPREAD Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Ayr-24 Jun-24 Jul-24 Total ANNUAUSED CPR Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Jan-24 Feb-24 Mar-24 Apr-24 Jul-24 Jul-24 Total	109,558	109,558 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.89% 0.00% 1.25% 1.15% 0.00% 1.15% 0.00%	100,083 	9,475 - - 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:

Available Drawn 802 298 41 150,000.00

Current Rating S&P / Party

Moodys
A+/A2
A, A-1/ P-1
A-1+ / P-1 RNP PARIRAS MUFG Bank, Ltd Westpac

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

AMP Bank Limited BBB+ / Baa2 N/A Progress 2005-2 Trust Progress 2006-1 Trust Progress 2007-1G Trust Progress 2008-1R Trust Progress 2009-1 Trust Progress 2010-1 Trust Progress 2011-1 Trust 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: