PROGRESS 2020-1 TRUST

Wednesday, 21 September 2022

Security Trustee: P.T. Limited Ordiplantson: AMP Bank Limited Servicer & Custodian: AMP Bank Limited Issue Date: Wednesday, 30th September 2020 Maturity Date: Monday, 23th January 2051 Payment Date: 21st day of each month Business Day for Payments: Sydney & Melbourn Determination Date & Ex-Interest Date: 3 Business Days before each Payment Date. Class A Notes 1 M BBSW 100pps Actual/365 21 Nov 2025 Class A Notes 1 M BBSW 205bps Actual/365 21 Nov 2025 Class A Notes 1 M BBSW 205bps Actual/365 21 Nov 2025 Class A Notes 1 M BBSW 205bps Actual/365 21 Nov 2025 Class A Notes 1 M BBSW 250bps Actual/365 21 Nov 2025 Class C Notes 1 M BBSW 250bps Actual/365 21 Nov 2025 Class A Notes 1 M BBSW 250bps Actual/365 21 Nov 2025 Class C Notes 1 M BBSW 250bps Actual/365 21 Nov 2025	Transaction Name: Trustee:		Progress 2020-1 Trust Perpetual Trustee Company I	Limited				
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	Class F Notes					0.33%	0.72%	
TOTAL 1,000,000,000.00 460,097,332.09 460,097,332.09 100.00% 100.00%	TOTAL	-				100.00%	100.00%	

Current Payment Date:	W Pre Payment	ednesday, 21 Septen	nber 2022				
	Date Bond			Initial Issued Notes	Interest Payment (per	Principal Payment	Post Payment Date Bond
	Factors	Coupon Rate	Coupon Rate Reset Date	(No.)	security)	(per security)	Factors
Class A Notes	0.4318453390	2.9500%	21-Sep-22	920,000	1.047077050	18.6960649670	0.4131492740
Class AB Notes	1.000000000	3.6000%	21-Sep-22	41,100	2.958904110	-	1.000000000
Class B Notes	1.000000000	4.0000%	21-Sep-22	15,400	3.287671230	-	1.000000000
Class C Notes	1.000000000	4.4500%	21-Sep-22	11,600	3.657534250	-	1.000000000
Class D Notes	1.000000000	5.7000%	21-Sep-22	5,700	4.684931510	-	1.000000000
Class E Notes	1.000000000	7.4500%	21-Sep-22	2,900	6.123287670	-	1.000000000
Class F Notes	1.000000000	9.2000%	21-Sep-22	3,300	7.561643840	-	1.000000000
TOTAL				1,000,000	29.321049660	18.6960649670	6.4131492740

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Aug - 22</u>
Total pool size:	\$999,972,314	\$456,186,505
Total Number Of Loans (UnConsolidated):	3,202	1711
Total number of loans (consolidating split loans):	2,280	1240
Average loan Size:	\$438,584	\$367,892
Maximum loan size:	\$1,041,188	\$994,344
Total property value:	\$1,648,887,041	\$882,604,389
Number of Properties:	2,387.00	1293
Average property value:	\$690,778	\$682,602
Average current LVR:	61.85%	52.95%
Average Term to Maturity (months):	307.60	276.44
Maximum Remaining Term to Maturity (months):	347.21	323.18
Weighted Average Seasoning (months):	32.33	57.86
Weighted Average Current LVR:	66.49%	61.56%
Weighted Average Term to Maturity (months):	321.73	296.92
% of pool with loans > \$500,000:	55.66%	45.73%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.93%	89.87%
% Fixed Rate Loans(Value):	17.73%	14.44%
% Interst Only loans (Value):	11.84%	9.23%
Weighted Average Mortgage Interest:	3.23%	4.25%
Investment Loans:	24.78%	26.79%
NOTE: Loan purpose determines investment lending classification from 01/03/2019	0,0	
Outstanding Balance Distribution	\$ % at Issue	<u>Aug - 22</u>
<u>≤</u> \$0	0.00%	-0.01%
> \$0 and \leq \$100,000	0.68%	1.20%
> \$100,000 and ≤ \$150,000	1.10%	1.90%
> \$150,000 and ≤ \$200,000	1.67%	2.52%
$>$ \$200,000 and \leq \$250,000	3.16%	4.77%
> \$250,000 and ≤ \$300,000	5.11%	5.62%
> \$300,000 and ≤ \$350,000	6.04%	7.57%
$>$ \$350,000 and \leq \$400,000	7.61%	9.69%
$>$ \$400,000 and \leq \$450,000	8.26%	9.87%
$>$ \$450,000 and \leq \$500,000	10.71%	11.13%
$>$ \$500,000 and \leq \$550,000	10.31%	9.21%
$>$ \$550,000 and \leq \$600,000	8.44%	9.21%
$>$ \$600,000 and \leq \$650,000	8.25%	6.42%
$>$ \$650,000 and \leq \$700,000	5.53%	5.62%
$>$ \$700,000 and \leq \$750,000 > \$700,000 and \leq \$750,000	6.82%	3.62%
$>$ \$750,000 and \leq \$800,000	4.33%	4.56%
$>$ \$800,000 and \leq \$850,000	4.33% 3.87%	4.56%
> \$850,000 and \leq \$900,000	3.58%	3.06%
> \$850,000 and \leq \$950,000 > \$900,000 and \leq \$950,000	3.58% 3.06%	3.26%
> $\$950,000 \text{ and } \le \$1,000,000$	1.06%	0.64%
> $\$1,000,000$ and \le $\$1,050,000$	0.41%	0.00%
> \$1,100,000 and ≤ \$1,150,000	100.00%	0.00%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution	<u>\$ % at Issue</u>	<u>Aug - 22</u>
$\leq 0\%$	0.00%	-0.01%
> 0% and ≤ 25%	1.82%	3.10%
> 25% and ≤ 30%	0.81%	1.50%
> 30% and \leq 35%	1.14%	1.96%
> 35% and \leq 40%	1.95%	2.87%
> 40% and \leq 45%	1.58%	3.54%
> 45% and \leq 50%	3.41%	5.28%
> 50% and ≤ 55% > 55% and ≤ 60%	4.88%	7.03% 9.14%
$> 60\%$ and $\le 65\%$	7.79%	9.14%
	9.60%	11.84%
> 65% and ≤ 70% > 70% and ≤ 75%	13.11%	27.44%
	21.65%	
> 75% and \leq 80%	32.15%	6.85%
> 80% and ≤ 85%	0.00%	0.14%
> 85% and \leq 90%	0.12%	0.21%
> 90% and \leq 95%	0.00%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
> 100%	0.00%	0.00%
Total	100.00%	100.00%
Mortgage Insurance	<u>\$ % at Issue</u>	<u>Aug - 22</u>
Genworth	19.20%	21.15%
QBE	31.62%	30.71%
Not insured	49.18%	48.14%
Total	100.00%	100.00%
Seasoning Analysis	<u>\$ % at Issue</u>	<u>Aug - 22</u>
> 0 mths and \leq 3 mths	0.00%	0.00%
> 3 mths and \leq 6 mths	0.00%	0.00%
> 6 mths and \leq 9 mths	0.00%	0.00%
> 9 mths and \leq 12 mths	0.00%	0.00%
> 12 mths and \leq 15 mths	8.93%	0.00%
> 15 mths and \leq 18 mths	16.80%	0.00%
> 18 mths and \leq 21 mths	10.67%	0.00%
> 21 mths and ≤ 24 mths	9.19%	0.00%
> 24 mths and \leq 36 mths	39.23%	0.00%
> 36 mths and \leq 48 mths	4.85%	44.91%
> 48 mths and \leq 60 mths	2.66%	39.36%
$> 60 \text{ mths and } \leq 72 \text{ mths}$	1.01%	3.47%
> 72 mths and \leq 84 mths	0.92%	3.02%
> 84 mths and \leq 96 mths	0.57%	1.16%
> 96 mths and \leq 108 mths	0.35%	1.02%
> 108 mths and \leq 120 mths	0.31%	0.63%
> 120 mths	4.50%	6.43%
Total	100.00%	100.00%
	\$ % at Issue	

Geographic Distribution	<u>\$ % at Issue</u>	<u>Aug - 22</u>
NSW - Inner city	0.06%	0.13%
NSW - Metro	36.89%	37.95%
NSW - Non metro	8.00%	6.46%
Total NSW	44.95%	44.54%
ACT - Inner city	0.00%	0.00%
ACT - Metro	2.46%	2.68%
ACT - Non metro	0.00%	0.00%
Total ACT	2.46%	2.68%
NT - Inner city	0.00%	0.00%
NT - Metro	0.18%	0.24%
NT - Non metro	0.09%	0.19%
Total NT	0.27%	0.43%
SA - Inner city	0.00%	0.00%
SA - Metro	3.18%	3.76%
SA - Non metro	0.14%	0.08%
Total SA	3.32%	3.83%
	0.06%	0.12%
QLD - Inner city QLD - Metro	8.61%	9.09%
QLD - Non metro	4.67%	4.76%
Total QLD	13.34%	13.96%
TAS - Inner city	0.01%	0.00%
TAS - Metro	0.72%	0.83%
TAS - Non metro	0.15%	0.14%
Total TAS	0.88%	0.98%
VIC - Inner city	0.19%	0.06%
VIC - Metro	23.32%	21.14%
VIC - Non metro	1.85%	1.43%
Total VIC	25.36%	22.63%
WA - Inner city	0.04%	0.03%
WA - Metro	9.22%	10.38%
WA - Non metro	0.16%	0.32%
Total WA	9.42%	10.73%
Total Inner City	0.36%	0.34%
Total Metro	84.58%	86.07%
Total Non Metro	15.07%	13.38%
Secured by Term Deposit	0.00%	0.21%
Total	100.00%	100.00%

ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	Total
Sep-21	0.15%	0.08%	0.05%	0.29%
Oct-21	0.06%	0.00%	0.14%	0.21%
Nov-21	0.04%	0.04%	0.15%	0.22%
Dec-21	0.00%	0.04%	0.19%	0.23%
Jan-22	0.12%	0.00%	0.24%	0.35%
Feb-22	0.14%	0.12%	0.24%	0.50%
Mar-22	0.03%	0.00%	0.27%	0.30%
Apr-22	0.18%	0.03%	0.28%	0.49%
May-22	0.29%	0.07%	0.32%	0.68%
Jun-22	0.10%	0.00%	0.40%	0.50%
Jul-22	0.17%	0.00%	0.41%	0.58%
Aug-22	0.17%	0.05%	0.28%	0.50%

MORTGAGE SAFETY NET (Includes COV-19)	No of Accounts	Amount (\$)
Sep-21	4	766,706
Oct-21	4	766,804
Nov-21	1	221,310
Dec-21	2	411,611
Jan-22	4	878,815
Feb-22	7	2,098,958
Mar-22	5	749,673
Apr-22	4	753,345
May-22	5	997,279
Jun-22	6	1,095,782
Jul-22	6	1,097,376
Aug-22	3	385,196

COVID-19 HARDSHIP	No of Accounts	<u>Amount (\$)</u>
Sep-21	2	235,920
Oct-21	2	236,621
Nov-21	-	-
Dec-21	-	-
Jan-22	-	-
Feb-22	-	-
Mar-22	-	-
Apr-22	-	-
May-22	-	-
Jun-22	-	-
Jul-22	-	-
Aug-22	-	-

MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Sep-21	-	-		
Oct-21	-	-		
Nov-21	-	-		
Dec-21	-	-		
Jan-22	-	-		
Feb-22	-	-		
Mar-22	-	-		
Apr-22	-	-		
May-22	-	-		
Jun-22	-	-		
Jul-22	-	-		
Aug-22	-	-		
PRINCIPAL LOSS	Gross Loss	LMI claim (A\$)	LMI payment (A\$)	<u>Net loss</u>
2020	-	-	-	-
Total	-	-	-	-

EXCESS SPREAD	Excess Spread (A\$)	Excess Spread % p.a	Opening Bond Balance
Sep-21	325,038.12	0.58%	\$ 674,536,782
Oct-21	50,272.96	0.09%	\$ 649,171,846

Total	2,987,351.20		
Aug-22	273,319.50	0.69% \$	477,297,712
Jul-22	-	0.00% \$	491,005,338
Jun-22	219,656.45	0.52% \$	505,613,607
May-22	294,762.39	0.68% \$	522,070,389
Apr-22	191,825.35	0.43% \$	539,520,602
Mar-22	351,090.09	0.76% \$	556,999,274
Feb-22	354,672.37	0.74% \$	575,339,584
Jan-22	261,783.07	0.53% \$	590,754,882
Dec-21	231,401.29	0.45% \$	610,293,117
Nov-21	433,529.61	0.82% \$	632,011,955
	,		/ /

ANNUALISED CPR	<u>CPR % p.a</u>
Sep-21	33.85%
Oct-21	23.99%
Nov-21	31.07%
Dec-21	28.99%
Jan-22	23.57%
Feb-22	28.82%
Mar-22	28.35%
Apr-22	29.17%
May-22	28.40%
Jun-22	26.12%
Jul-22	25.46%
Aug-22	32.67%

RESERVES	Available	Drawn	
Principal Draw	2 010 027 22	-	
Liquidity Reserve Account Income Reserve	3,910,827.32	-	
income Reserve	150,000.00	-	
SUPPORTING RATINGS			
<u>Role</u>	Party	Current Rating S&P /	Rating Trigger S&P
		Moodys	/Moodys
Fixed Rate Swap Provider	AMP Bank Limited	BBB/Baa2	BBB /A3(cr)
Standby Swap Provider	NAB	AA-/Aa3	BBB /A3(cr)
Liquidity Reserve Account Holder	MUFG Bank, Ltd	A, A-1/ P-1	A- / P-1
Bank Account Provider	Westpac	A-1+ / P-1	A- / P-1
SERVICER			
Servicer:	AMP Bank Limited		
	BBB/Baa2		
Servicer Ranking or Rating:	N/A		
Servicer Rating: Servicer Experience:	Progress 2005-2 Trust		
Servicer 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 2010-1 Trust		
	Progress 2012-1 Trust		
	Progress 2012-1 must		
	Progress 2012-2 Trust Progress 2013-1 Trust		
	Progress 2013-1 Trust		
	Progress 2014-2 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 Warehouse Trust	No.1	
Back-Up Servicer:	Perpetual Trustee (Cold)		
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