PROGRESS 2016-1 TRUST

Thursday, 21 September 2023

Transaction Name: Trustee:

Progress 2016-1 Trust Perpetual Trustee Company Limited

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	97,544,884.28	97,544,884.28	92.00%	83.63%	AAA / Aaa
Class AB Notes	A\$	37,950,000.00	12,079,236.77	12,079,236.77	5.06%	10.36%	AAA /n.r
Class B Notes	A\$	12,900,000.00	4,105,985.62	4,105,985.62	1.72%	3.52%	AA+/n.r.
Class C Notes	A\$	8,100,000.00	2,578,177.01	2,578,177.01	1.08%	2.21%	A+/n.r.
Class D Notes	A\$	1,050,000.00	336,574.55	336,574.55	0.14%	0.29%	n.r/n.r.
TOTAL		750,000,000.00	116,644,858.23	116,644,858.23	100.00%	100.00%	_

Current Payment Date:	TI	hursday, 21 Septemb	er 2023				
	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	0.1438	5.2838%	21-Sep-23	690,000	0.65	2.45	0.1414
Class AB Notes	0.3238	5.8538%	21-Sep-23	37,950	1.61	5.51	0.3183
Class B Notes	0.3238	6.2538%	21-Sep-23	12,900	1.72	5.51	0.3183
Class C Notes	0.3238	7.2038%	21-Sep-23	8,100	1.98	5.51	0.3183
Class D Notes	0.3261	10.0038%	21-Sep-23	1,050	2.77	5.55	0.3205
TOTAL				750,000	0.72	24 54	

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Aug - 23</u>
Total pool size:	\$742,931,233.00	\$115,653,376.94
Total Number Of Loans (UnConsolidated):	3582	824
Total number of loans (consolidating split loans):	2345	576
Average loan Size:	\$316,815.00	\$200,787.11
Maximum loan size:	\$993,677.00	\$854,314.09
Total property value:	\$1,305,952,265.00	\$343,517,602.00
Number of Properties:	2501	608
Average property value:	\$522,172.00	\$564,996.06
Average current LVR:	60.44%	37.74%
Average Term to Maturity (months):	316	226.33
Maximum Remaining Term to Maturity (months):	358	273.17
Weighted Average Seasoning (months):	34	115.35
Weighted Average Current LVR:	65.15%	51.55%
Weighted Average Term to Maturity (months):	309	237.33
% of pool with loans > \$500,000:	25.14%	14.58%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	92.83%	110.29%
% Fixed Rate Loans(Value):	24.55%	8.29%
% Interest Only loans (Value):	33.60%	3.59%
Weighted Average Mortgage Interest:	4.42%	6.51%
Weighted Average Fixed Rate:		2.79%
Weighted Average Variable Rate:		6.84%
Investment Loans:	23.83%	29.99%
Note: Loan purpose determines investment lending classification from 01/03/2019		
Outstanding Balance Distribution	\$ % at Issue	Aug - 23
≤\$0	0.00%	-0.20%
> \$0 and ≤ \$100,000	1.34%	4.91%
> \$100,000 and ≤ \$150,000	2.94%	6.75%
> \$150,000 and ≤ \$200,000	5.33%	10.62%
> \$200,000 and ≤ \$250,000	10.00%	12.78%
> \$250,000 and ≤ \$300,000	13.60%	15.48%
> \$300,000 and ≤ \$350,000	12.28%	14.54%
> \$350,000 and ≤ \$400,000	11.54%	8.43%
> \$400,000 and ≤ \$450,000	10.31%	5.88%
> \$450,000 and ≤ \$500,000	7.52%	6.23%
> \$500,000 and ≤ \$550,000	6.23%	2.70%
> \$550,000 and ≤ \$600,000	4.36%	3.45%
> \$600,000 and ≤ \$650,000	3.43%	2.16%
> \$650,000 and ≤ \$700,000	2.64%	2.39%
> \$700,000 and ≤ \$750,000	1.84%	2.46%
> \$750,000 and ≤ \$800,000	1.57%	0.68%
> \$800,000 and ≤ \$850,000	2.20%	0.00%
> \$850,000 and ≤ \$900,000	0.59%	0.74%
> \$900,000 and ≤ \$950,000	1.49%	0.00%
> \$950,000 and ≤ \$1,000,000	0.79%	0.00%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30%	<u>\$ % at Issue</u> 0.00%	A 22
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30%		Aug - 23
> 0% and ≤ 25% > 25% and ≤ 30%		-0.20%
> 25% and ≤ 30%	8.74%	10.26%
	2.64%	4.30%
30% and ≤ 35%	3.20%	6.04%
35% and ≤ 40%	3.67%	7.52%
40% and ≤ 45%	4.05%	6.83%
45% and ≤ 50%	4.86%	7.49%
50% and ≤ 55%	5.42%	6.54%
55% and ≤ 60%	6.18%	12.18%
60% and ≤ 65%	8.14%	13.84%
65% and ≤ 70%	9.64%	10.66%
70% and ≤ 75%	15.18%	8.24%
75% and ≤ 80%	16.89%	4.14%
80% and ≤ 85%	4.65%	0.69%
35% and ≤ 90%	5.88%	1.25%
90% and ≤ 95%	0.85%	0.00%
95% and ≤ 100%	0.00%	0.00%
100%	0.00%	0.23%
tal	100.00%	100.00%
tai	100.00%	100.00%

ortgage Insurance	\$ % at Issue	Aug - 23
nworth	13.86%	10.72%
<u>E</u>	86.14%	88.36%
nsured	0.00%	0.91%
al	100.00%	100.00%
	•	
asoning Analysis	\$ % at Issue	Aug - 23
	· · · · · · · · · · · · · · · · · · ·	
mths and ≤ 3 mths	0.33%	0.00%
mths and ≤ 6 mths	1.25%	0.00%
mths and ≤ 9 mths	0.75%	0.00%
mths and ≤ 12 mths	0.66%	0.00%
2 mths and ≤ 15 mths	5.71%	0.00%
5 mths and ≤ 18 mths	10.39%	0.00%
B mths and ≤ 21 mths		
	6.91%	0.00%
1 mths and ≤ 24 mths	4.49%	0.00%
4 mths and ≤ 36 mths	40.49%	0.00%
5 mths and ≤ 48 mths	14.44%	0.00%
8 mths and ≤ 60 mths	5.64%	0.00%
0 mths and ≤ 72 mths	2.74%	0.00%
2 mths and ≤ 84 mths	1.60%	0.00%
4 mths and ≤ 96 mths	2.08%	2.82%
6 mths and ≤ 108 mths	1.05%	26.72%
08 mths and ≤ 120 mths	0.40%	44.65%
20 mths	1.06%	25.81%
al	100.00%	100.00%
ographic Distribution	\$ % at Issue	Aug - 23
- Metro	1.71%	1.14%
	1.71%	1.14%
TACT		
	2.20%	
/ - Inner city	0.18%	0.42%
/ - Inner city / - Metro	29.70%	29.61%
- Inner city - Metro - Non metro	29.70% 10.39%	
- Inner city - Metro - Non metro	29.70%	29.61%
√ - Inner city √ - Metro √ - Non metro	29.70% 10.39%	29.61% 8.49%
/ - Inner city / - Metro / - Non metro I NSW	29.70% 10.39% 40.27%	29.61% 8.49% 38.52%
- Inner city - Metro - Non metro NSW Metro	29.70% 10.39% 40.27% 0.28%	29.61% 8.49% 38.52% 0.00%
- Inner city - Metro - Non metro NSW Metro Non metro	29.70% 10.39% 40.27% 0.28% 0.15%	29.61% 8.49% 38.52% 0.00% 0.33%
r - Inner city r - Metro r - Non metro I NSW Metro Non metro	29.70% 10.39% 40.27% 0.28%	29.61% 8.49% 38.52% 0.00%
/ - Inner city / - Metro / - Non metro i NSW Metro Non metro I NT	29.70% 10.39% 40.27% 0.28% 0.15% 0.43%	29.61% 8.49% 38.52% 0.00% 0.33% 0.33%
/ - Inner city / - Metro / - Non metro i NSW Metro Non metro I NT	29.70% 10.39% 40.27% 0.28% 0.15%	29.61% 8.49% 38.52% 0.00% 0.33%
V - Inner city V - Metro V - Non metro al NSW - Metro - Non metro al NT 0 - Inner city	29.70% 10.39% 40.27% 0.28% 0.15% 0.43%	29.61% 8.49% 38.52% 0.00% 0.33% 0.33%
V - Inner city V - Metro V - Non metro al NSW Metro Non metro al NT I - Inner city I - Metro	29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49%	29.61% 8.49% 38.52% 0.00% 0.33% 0.33% 0.24% 9.22%
/ - Inner city / - Metro / - Non metro I NSW Metro Non metro I NT - Inner city - Metro - Non metro	29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85%	29.61% 8.49% 38.52% 0.00% 0.33% 0.24% 9.22% 6.51%
/ - Inner city / - Metro / - Non metro I NSW Metro Non metro II NT - Inner city - Metro - Motro	29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49%	29.61% 8.49% 38.52% 0.00% 0.33% 0.33% 0.24% 9.22%
V - Inner city V - Metro V - Non metro Il NSW Metro Non metro Il NT I - Inner city I - Metro I - Non metro I OLD	29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39%	29.61% 8.49% 38.52% 0.00% 0.33% 0.33% 0.24% 9.22% 6.51% 15.97%
V - Inner city V - Metro V - Non metro al NSW - Metro Non metro al n T D - Inner city D - Metro O - Non metro al QLD	29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39%	29.61% 8.49% 38.52% 0.00% 0.33% 0.23% 9.22% 6.51% 15.97%
V - Inner city V - Metro V - Non metro al NSW Metro Non metro al NT J - Inner city - Metro - Non metro al QLD	29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39%	29.61% 8.49% 38.52% 0.00% 0.33% 0.33% 0.24% 9.22% 6.51% 15.97%
v - Inner city v - Metro v - Non metro al NSW Metro Non metro all NT I - Inner city I - Metro I - Non metro all QLD Inner city Metro Metro	29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39%	29.61% 8.49% 38.52% 0.00% 0.33% 0.23% 9.22% 6.51% 15.97%
/ - Inner city / - Metro / - Non metro al NSW Metro Non metro al NT - Inner city - Metro - Non metro al QLD Inner city Metro Non metro Non metro	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%	29.61% 8.49% 38.52% 0.00% 0.33% 0.33% 0.24% 9.22% 6.51% 15.97% 0.00% 5.41% 0.42%
V - Inner city V - Metro V - Non metro al NSW Metro Non metro al NT I - Inner city - Metro O - Non metro al QLD Inner city Metro Non metro	29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19%	29.61% 8.49% 38.52% 0.00% 0.33% 0.24% 9.22% 6.51% 15.97% 0.00% 5.41%
W - Inner city W - Metro W - Non metro al NSW - Metro - Non metro al NT O - Inner city O - Metro O - Non metro al QLD - Inner city - Metro - Non metro al QLD - Inner city - Metro - Non metro al SA	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%	29.61% 8.49% 38.52% 0.00% 0.33% 0.24% 9.22% 6.51% 15.97% 0.00% 5.41% 0.42% 5.82%
W - Inner city W - Metro W - Non metro al NSW - Metro - Non metro al NT O - Inner city O - Metro O - Non metro al QLD - Inner city Metro - Non metro al QLD - Inner city - Metro - Non metro al SA	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%	29.61% 8.49% 38.52% 0.00% 0.33% 0.33% 0.24% 9.22% 6.51% 15.97% 0.00% 5.41% 0.42% 5.82%
V - Inner city V - Metro V - Non metro al NSW Metro Non metro al NT D - Inner city - Metro O - Non metro al QLD Inner city Metro Non metro al SA - Inner city - Metro	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%	29.61% 8.49% 38.52% 0.00% 0.33% 0.24% 9.22% 6.51% 15.97% 0.00% 5.41% 0.42% 5.82%
/ - Inner city / - Metro / - Non metro I NSW Metro Non metro II NT - Inner city - Metro - Non metro I QLD Inner city Metro Non metro I SA - Inner city - Metro Non metro - Non metro	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%	29.61% 8.49% 38.52% 0.00% 0.33% 0.33% 0.24% 9.22% 6.51% 15.97% 0.00% 5.41% 0.42% 5.82%
v - Inner city v - Metro v - Non metro al NSW Metro Non metro al NT I - Inner city - Non metro al QLD Inner city Metro Non metro al SA - Inner city - Metro - Non metro	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%	29.61% 8.49% 38.52% 0.00% 0.33% 0.24% 9.22% 6.51% 15.97% 0.00% 5.41% 0.42% 5.82%
v - Inner city v - Metro v - Non metro al NSW Metro Non metro al NT I - Inner city - Non metro al QLD Inner city Metro Non metro al SA - Inner city - Metro - Non metro	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%	29.61% 8.49% 38.52% 0.00% 0.33% 0.24% 9.22% 6.51% 15.97% 0.00% 5.41% 0.42% 5.82% 0.36% 0.27% 0.34%
V - Inner city V - Metro V - Non metro al NSW Metro Non metro al NT D - Inner city - Metro D - Non metro al QLD Inner city Metro Non metro al SA - Inner city - Metro - Non metro al SA	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%	29.61% 8.49% 38.52% 0.00% 0.33% 0.24% 9.22% 6.51% 15.97% 0.00% 5.41% 0.42% 5.82% 0.36% 0.27% 0.34% 0.97%
V - Inner city V - Metro V - Non metro al NSW Metro Non metro al NT - Inner city - Metro - Non metro al QLD Inner city Metro Non metro al SA - Inner city - Metro - Non metro al SA - Inner city - Metro - Non metro al TAS - Inner city - Metro	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%	29.61% 8.49% 38.52% 0.00% 0.33% 0.24% 9.22% 6.51% 15.97% 0.00% 5.41% 0.42% 5.82% 0.36% 0.27% 0.34% 0.97%
V - Inner city V - Metro V - Non metro al NSW Metro Non metro all NT I - Inner city I - Metro Non metro all QLD Inner city Metro Non metro all SA - Inner city - Metro - Non metro all SA - Inner city - Metro - Non metro all TAS - Inner city - Non metro - Non metro - Inner city - Metro - Inner city - Metro	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%	29.61% 8.49% 38.52% 0.00% 0.33% 0.33% 0.24% 9.22% 6.51% 15.97% 0.00% 5.41% 0.42% 5.82% 0.36% 0.27% 0.34% 0.97% 0.00% 12.43%
V - Inner city V - Metro V - Non metro al NSW Metro Non metro al NT D - Inner city - Metro D - Non metro al QLD Inner city Metro Non metro al SA - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro	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%	29.61% 8.49% 38.52% 0.00% 0.33% 0.33% 0.24% 9.22% 6.51% 15.97% 0.00% 5.41% 0.42% 5.82% 0.36% 0.27% 0.34% 0.97% 0.00%
V - Inner city V - Metro V - Non metro al NSW Metro Non metro al NT O - Inner city O - Metro O - Non metro al QLD Inner city Metro Non metro al SA - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro	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%	29.61% 8.49% 38.52% 0.00% 0.33% 0.33% 0.24% 9.22% 6.51% 15.97% 0.00% 5.41% 0.42% 5.82% 0.36% 0.27% 0.34% 0.97% 0.00% 12.43%
V - Inner city V - Metro V - Non metro al NSW Metro Non metro al NT D - Inner city - Metro D - Non metro al QLD Inner city Metro Non metro al SA - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro	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%	29.61% 8.49% 38.52% 0.00% 0.33% 0.33% 0.24% 9.22% 6.51% 15.97% 0.00% 5.41% 0.42% 5.82% 0.36% 0.27% 0.34% 0.97% 0.00%
V - Inner city V - Metro V - Non metro al NSW Metro Non metro al NT Inner city Non metro al QLD Inner city Metro Non metro al ALD Inner city Metro Non metro al SA I - Inner city Non metro al TAS Inner city Metro Non metro al TAS Inner city Metro Non metro al TAS Inner city Metro Non metro al TAS	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%	29.61% 8.49% 38.52% 0.00% 0.33% 0.33% 0.24% 9.22% 6.51% 15.97% 0.00% 5.41% 0.42% 5.82% 0.36% 0.27% 0.34% 0.97% 0.00% 12.43% 3.04% 15.47%
W - Inner city W - Metro W - Non metro al NSW - Metro - Non metro - Non metro al NT O - Inner city - Metro O - Non metro al QLD - Inner city - Metro Non metro al SA - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS	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%	29.61% 8.49% 38.52% 0.00% 0.33% 0.33% 0.24% 9.22% 6.51% 15.97% 0.00% 5.41% 0.42% 5.82% 0.36% 0.27% 0.34% 0.97% 0.00% 12.43% 3.04% 15.47%
W - Inner city W - Metro W - Non metro al NSW - Metro - Non metro al al NT D - Inner city D - Metro D - Non metro al QLD - Inner city - Metro - Non metro - Non metro al QLD - Inner city - Metro - Non metro - S - Inner city - Metro - Inner city - Metro - Non metro - Inner city - Metro - Non metro - Inner city - Metro - Non metro - Inner city - Inner city - Metro - Inner city - Metro	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%	29.61% 8.49% 38.52% 0.00% 0.33% 0.24% 9.22% 6.51% 15.97% 0.00% 5.41% 0.42% 5.82% 0.36% 0.27% 0.34% 0.97% 0.00% 12.43% 3.04% 15.47%
W - Inner city W - Metro W - Non metro cal NSW - Metro - Non metro cal NT D - Inner city D - Metro D - Non metro cal QLD - Inner city - Metro - Non metro cal QLD - Inner city - Metro - Non metro cal SA S- Inner city S- Metro - Non metro cal TAS - Inner city - Metro - Non metro cal TAS - Inner city - Metro - Non metro cal TAS - Inner city - Metro - Non metro cal TAS - Inner city - Metro - Non metro cal VIC - Inner city - Metro - Non metro cal VIC - Inner city - Metro - Non metro cal VIC - Inner city - Metro - Non metro cal VIC - Inner city - Metro - Non metro	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%	29.61% 8.49% 38.52% 0.00% 0.33% 0.33% 0.24% 9.22% 6.51% 15.97% 0.00% 5.41% 0.42% 5.82% 0.36% 0.27% 0.34% 0.97% 0.00% 12.43% 3.04% 15.47% 0.19%
W - Inner city W - Metro W - Non metro al NSW - Metro - Non metro al NT 0 - Inner city 0 - Metro 0 - Non metro al QLD - Inner city - Metro Non metro al SA S- Inner city S- Metro S- Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro	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%	29.61% 8.49% 38.52% 0.00% 0.33% 0.24% 9.22% 6.51% 15.97% 0.00% 5.41% 0.42% 5.82% 0.36% 0.27% 0.34% 0.97% 0.00% 12.43% 3.04% 15.47%
V - Inner city V - Metro V - Non metro al NSW Metro Non metro al NT D - Inner city - Metro - Non metro al QLD Inner city Metro Non metro al GLA - Inner city - Metro - Non metro al SA - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al VIC	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%	29.61% 8.49% 38.52% 0.00% 0.33% 0.24% 9.22% 6.51% 15.97% 0.00% 5.41% 0.42% 5.82% 0.36% 0.27% 0.34% 0.97% 0.00% 12.43% 3.04% 15.47% 0.19%
V - Inner city V - Metro V - Non metro al NSW Metro Non metro al NT D - Inner city O - Metro Non metro al QLD Inner city Metro Non metro al SA - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al WA al Inner City	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%	29.61% 8.49% 38.52% 0.00% 0.33% 0.33% 0.24% 9.22% 6.51% 15.97% 0.00% 5.41% 0.42% 5.82% 0.36% 0.27% 0.34% 0.97% 0.34% 15.47% 0.19% 19.14% 2.44% 21.77%
V - Inner city V - Metro V - Non metro al NSW Metro Non metro al NT D - Inner city D - Metro Non metro al QLD Inner city Metro Non metro al SA I - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al WA al Inner City	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%	29.61% 8.49% 38.52% 0.00% 0.33% 0.24% 9.22% 6.51% 15.97% 0.00% 5.41% 0.42% 5.82% 0.36% 0.27% 0.34% 0.97% 0.00% 12.43% 3.04% 15.47% 0.19%
W - Inner city W - Metro W - Non metro al NSW - Metro - Non metro ala NT D - Inner city D - Metro D - Non metro al QLD - Inner city - Metro - Non metro al SA S - Inner city S - Metro S - Non metro al TAS - Inner city - Inner city - Metro - Non metro al SA - Inner city - Metro - Non metro al TAS - Inner city - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al VIC - Non metro al VIC - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al WA - Inner city - Metro - Non metro al WA - Inner city - Metro - Non metro al WA - Inner city - Metro - Non metro al WA - Inner city - Metro - Non metro - Inner ci	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%	29.61% 8.49% 38.52% 0.00% 0.33% 0.33% 0.24% 9.22% 6.51% 15.97% 0.00% 5.41% 0.42% 5.82% 0.36% 0.27% 0.34% 0.97% 0.34% 15.47% 0.19% 19.14% 2.44% 21.77%
w - Inner city W - Metro W - Non metro tal NSW - Metro - Non metro tal NT D - Inner city D - Metro O - Non metro tal QLD - Inner city - Metro - Non metro tal SA S - Inner city S - Metro S - Non metro tal TAS - Inner city - Metro - Non metro tal TAS - Inner city - Metro - Non metro tal TAS - Inner city - Metro - Non metro tal TAS - Inner city - Metro - Non metro tal TAS - Inner city - Metro - Non metro tal TAS - Inner city - Metro - Non metro tal VIC - Non metro tal VIC - Inner city - Metro - Non metro tal VIC - Inner city - Metro - Non metro tal VIC - Inner city - Metro - Non metro tal VIC - Term Deposit	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%	29.61% 8.49% 38.52% 0.00% 0.33% 0.33% 0.24% 9.22% 6.51% 15.97% 0.00% 5.41% 0.42% 5.82% 0.36% 0.27% 0.34% 0.97% 0.00% 12.43% 3.04% 15.47% 0.19% 19.14% 2.44% 2.1.77%

ADDEADS 6 0/ /b-duled belower heats)	<u>31-60</u>	61-90	90+	<u>Total</u>
ARREARS \$ % (scheduled balance basis)				
Sep-22	0.23%	0.09%	0.63%	0.95%
Oct-22	0.32%	0.00%	0.64%	0.97%
Nov-22	0.42%	0.24%	0.23%	0.90%
Dec-22	0.11%	0.47%	0.24%	0.82%
Jan-23	0.08%	0.00%	0.73%	0.81%
Feb-23	0.45%	0.29%	0.49%	1.23%
Mar-23	0.91%	0.04%	0.81%	1.76%
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%
MODICACE CAFFITY NET	No of Assounts	Amount (¢)		
MORTGAGE SAFETY NET Sep-22	No of Accounts	Amount (\$) 174,949		
Oct-22	2	175,650		
Nov-22	4	614,721		
Dec-22	4	617,431		
Jan-23	5	873,751		
Feb-23	2	361,388		
Mar-23	2	362,631		
Apr-23	4	540,666		
May-23		505,325		
Jun-23	4	798,600		
Jul-23	3	901,112		
Aug-23	2	575,936		
Incl. COVID-19 HARDSHIP	No of Accounts	Amount (\$)		
Mar-22				
	-	-		
Apr-22	=	-		
May-22	-	-		
Jun-22	-	-		
Jul-22	=	-		
Aug-22	-	-		
Sep-22	_	_		
Oct-22	_	_		
Nov-22				
NOV-22	-	-		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Sep-22	-	-		
Oct-22	_	_		
Nov-22	_	_		
Dec-22	=	_		
lan-23	-			
Jan-23 Feh-23	-	-		
Feb-23	-	-		
Feb-23 Mar-23	- - -	- -		
Feb-23 Mar-23 Apr-23	- - -	-		
Feb-23 Mar-23 Apr-23 May-23	- - - -	- - - -		
Feb-23 Mar-23 Apr-23 May-23 Jun-23	:	- - - -		
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jul-23		-		
Feb-23 Mar-23 Apr-23 May-23 Jun-23		-		
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jul-23	- - - - - - - - - - -		LMI payment (A\$)	Net loss
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jul-23 Aug-23	-	-	<u>LMI payment (A\$)</u> 100,083	<u>Net loss</u> 9,475
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jul-23 Aug-23 PRINCIPAL LOSS	Gross Loss	- <u>LMI claim (A\$)</u>		
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jul-23 Aug-23 PRINCIPAL LOSS 2018	Gross Loss	- <u>LMI claim (A\$)</u>		
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jul-23 Aug-23 PRINCIPAL LOSS 2018 2019	<u>Gross Loss</u> 109,558	- <u>LMI claim (A\$)</u>	100,083	9,475
Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jul-23 Aug-23 PRINCIPAL LOSS 2018 2019 2020	Gross Loss 109,558 -	- <u>LMI claim (A\$)</u>	100,083	9,475 - -
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jul-23 Aug-23 PRINCIPAL LOSS 2018 2019 2020 2021	Gross Loss 109,558 - - 9,185	LMI claim (A\$) 109,558 - - -	100,083 - - -	9,475 - - 9,185
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jul-23 Aug-23 PRINCIPAL LOSS 2018 2019 2020 2021 2022	Gross Loss 109,558 - - 9,185	LMI claim (A\$) 109,558 - - -	100,083 - - -	9,475 - - 9,185
Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jul-23 Aug-23 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023	Gross Loss 109,558 - - - 9,185 297,813	LMI claim (A\$) 109,558 297,813 - 407,371	100,083 - - - 294,966 -	9,475 - - 9,185 2,847
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jul-23 Aug-23 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 Total	Gross Loss 109,558 9,185 297,813 - 416,556	LMI claim (A\$) 109,558 297,813	100,083 - - - 294,966 - - 395,049	9,475 - - 9,185 2,847 -
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Aug-23 PRINCIPAL LOSS 2018 2019 2020 2021 2021 2022 2023 Total EXCESS SPREAD	Gross Loss 109,558 9,185 297,813 - 416,556 Excess Spread (A\$)	LMI claim (A\$) 109,558 297,813 407,371 Excess Spread % p.a	100,083 - - - 294,966 - 395,049 Opening Bond Balance	9,475 - - 9,185 2,847 -
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jul-23 Aug-23 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2022 70tal EXCESS SPREAD Sep-22	Gross Loss 109,558 9,185 297,813 - 416,556 Excess Spread (A\$)	LMI claim (A\$) 109,558 297,813 407,371 Excess Spread % p.a 0.62%	100,083 - 294,966 395,049 Opening Bond Balance 147,436,629	9,475 - - 9,185 2,847
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jul-23 Aug-23 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 Total EXCESS SPREAD Sep-22 Oct-22	Gross Loss 109,558 - 9,185 297,813 - 416,556 Excess Spread (AS) 76,047.81	LMI claim (A\$) 109,558 297,813 - 407,371 Excess Spread % p.a 0.62% 0.00%	100,083 294,966 395,049 Opening Bond Balance 147,436,629 144,715,415	9,475 - - 9,185 2,847
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jun-23 Aug-23 PRINCIPAL LOSS 2018 2019 2020 2021 2021 2022 2023 Total EXCESS SPREAD Sep-22 Oct-22 Nov-22	Gross Loss 109,558 9,185 297,813 416,556 Excess Spread (A\$) 76,047.81 - 85,922.02	LMI claim (A\$) 109,558 297,813 407,371 Excess Spread % p.a 0.62% 0.00% 0.73% 0.00%	294,966 294,966 395,049 Opening Bond Balance 147,436,629 144,715,415 142,213,888 140,337,405	9,475 - - 9,185 2,847 -
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jul-23 Aug-23 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2022 70tal EXCESS SPREAD Sep-22 Oct-22 Nov-22 Dec-22 Dec-22	Gross Loss 109,558	LMI claim (A\$) 109,558 297,813 - 407,371 Excess Spread % p.a 0.62% 0.00% 0.73%	294,966 294,966 395,049 Opening Bond Balance 147,436,629 144,715,415 142,213,888 140,337,405 136,485,051	9,475 - - 9,185 2,847
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jul-23 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 Total EXCESS SPREAD Sep-22 Oct-22 Nov-22 Dec-22 Jan-23	Gross Loss 109,558 9,185 297,813 - 416,556 Excess Spread (AS) 76,047.81 - 85,922.02 - 120,361.45 124,982.70	LMI claim (A\$) 109,558 297,813 - 407,371 Excess Spread % p.a 0.62% 0.00% 0.73% 0.00% 1.13%	294,966 395,049 Opening Bond Balance 147,436,629 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505	9,475 - - 9,185 2,847 -
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jul-23 Aug-23 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2022 2022 2023 Total EXCESS SPREAD Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23	Gross Loss 109,558	LMI claim (A\$) 109,558 297,813 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.13% 0.03%	294,966 294,966 395,049 Opening Bond Balance 147,436,629 144,715,415 142,213,888 140,337,405 136,485,051 132,397,505 130,136,292	9,475 - - 9,185 2,847 -
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jul-23 Aug-23 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 Total EXCESS SPREAD Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Apr-23	Gross Loss 109,558 9,185 297,813 - 416,556 Excess Spread (AS) 76,047.81 - 85,922.02 - 120,361.45 124,982.70	LMI claim (A\$) 109,558 297,813 - 407,371 Excess Spread % p.a 0.62% 0.00% 0.73% 0.00% 1.13%	294,966 294,966 395,049 Opening Bond Balance 147,436,629 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763	9,475 - - 9,185 2,847 -
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jul-23 Aug-23 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2022 2022 2023 Total EXCESS SPREAD Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23	Gross Loss 109,558	LMI claim (A\$) 109,558 297,813 407,371 Excess Spread % p.a 0.62% 0.00% 0.73% 0.00% 1.106% 1.13% 0.03%	294,966 395,049 Opening Bond Balance 147,436,629 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606	9,475 - - 9,185 2,847 -
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jun-23 Aug-23 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2022 2022 2022 2022	Gross Loss 109,558	LMI claim (A\$) 109,558 297,813 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.13% 0.03% 0.24% 0.97% 0.81%	294,966 294,966 395,049 Opening Bond Balance 147,436,629 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075	9,475 - - 9,185 2,847 -
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jul-23 Jul-23 Aug-23 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 Total EXCESS SPREAD Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Apr-23 May-23 Jun-23	Gross Loss 109,558	LMI claim (A\$) 109,558 297,813 - 407,371 Excess Spread % p.a 0.62% 0.00% 0.73% 0.00% 1.106% 1.13% 0.03% 0.03% 0.03% 0.03% 0.03%	100,083 	9,475 - - 9,185 2,847 -
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jun-23 Aug-23 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2022 2022 2023 Total EXCESS SPREAD Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Apr-23 Apr-23 Apr-23 May-23 Jun-23	Gross Loss 109,558	LMI claim (A\$) 109,558 297,813 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.13% 0.03% 0.24% 0.97% 0.81%	294,966 294,966 395,049 Opening Bond Balance 147,436,629 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075	9,475 - - 9,185 2,847
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jul-23 Aug-23 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 Total EXCESS SPREAD Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Aug-23 Total	Gross Loss 109,558	LMI claim (A\$) 109,558 297,813 - 407,371 Excess Spread % p.a 0.62% 0.00% 0.73% 0.00% 1.106% 1.13% 0.03% 0.03% 0.03% 0.03% 0.03%	100,083 	9,475 - - 9,185 2,847 -
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jul-23 Aug-23 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 Total EXCESS SPREAD Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Aug-23 Total ANNUALISED CPR	Gross Loss 109,558	LMI claim (A\$) 109,558 297,813 - 407,371 Excess Spread % p.a 0.62% 0.00% 0.73% 0.00% 1.106% 1.13% 0.03% 0.03% 0.03% 0.03% 0.03%	100,083 	9,475 - - 9,185 2,847 -
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jul-23 Aug-23 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2022 2022 2022 2022	Gross Loss 109,558	LMI claim (A\$) 109,558 297,813 - 407,371 Excess Spread % p.a 0.62% 0.00% 0.73% 0.00% 1.106% 1.13% 0.03% 0.03% 0.03% 0.03% 0.03%	100,083 	9,475 - - 9,185 2,847
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jul-23 Aug-23 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2021 2022 EXCESS SPREAD Sep-22 Oct-22 Nov-22 Jan-23 Feb-23 Mar-23 Apr-23 Apr-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Aug-23 Total	Gross Loss 109,558	LMI claim (A\$) 109,558 297,813 - 407,371 Excess Spread % p.a 0.62% 0.00% 0.73% 0.00% 1.106% 1.13% 0.03% 0.03% 0.03% 0.03% 0.03%	100,083 	9,475 - - 9,185 2,847
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jun-23 Jul-23 Aug-23 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2022 2023 Total EXCESS SPREAD Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 Apr-23 Apr-23 Apr-23 Apr-23 Jun-23 Jun-24	Gross Loss 109,558	LMI claim (A\$) 109,558 297,813 - 407,371 Excess Spread % p.a 0.62% 0.00% 0.73% 0.00% 1.106% 1.13% 0.03% 0.03% 0.03% 0.03% 0.03%	100,083 	9,475 - - 9,185 2,847
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jun-23 Jul-23 Aug-23 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2021 2022 2023 Total EXCESS SPREAD Sep-22 Oct-22 Nov-22 Jan-23 Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jul-23 Jul-23 Jul-23 Aug-23 Total ANNUALISED CPR Sep-22 Oct-22 Nov-22 Dec-22 Jen-23 Jul-23 Jul-23 Aug-23 Total	Gross Loss 109,558	LMI claim (A\$) 109,558 297,813 - 407,371 Excess Spread % p.a 0.62% 0.00% 0.73% 0.00% 1.106% 1.13% 0.03% 0.03% 0.03% 0.03% 0.03%	100,083 	9,475 - - 9,185 2,847
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jul-23 Aug-23 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2023 Total EXCESS SPREAD Sep-22 Oct-22 Nov-22 Jan-23 Apr-23 Apr-23 Apr-23 Apr-23 Jun-23	Gross Loss 109,558 - 9,185 297,813 - 416,556 Excess Spread (A\$) 76,047.81 85,922.02 - 120,361.45 124,982.70 3,728.86 25,355.79 101,499.09 83,384.78 42,907.68 76,714.69 740,904.87 CPR % p.a 17.81% 16,74% 12,53% 26,644% 25,22%	LMI claim (A\$) 109,558 297,813 - 407,371 Excess Spread % p.a 0.62% 0.00% 0.73% 0.00% 1.106% 1.13% 0.03% 0.03% 0.03% 0.03% 0.03%	100,083 	9,475 - - 9,185 2,847
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jun-23 Jul-23 Aug-23 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2022 2023 Total EXCESS SPREAD Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 Apr-23 Apr-23 Apr-23 Jun-23 Jun-24	Gross Loss 109,558	LMI claim (A\$) 109,558 297,813 - 407,371 Excess Spread % p.a 0.62% 0.00% 0.73% 0.00% 1.106% 1.13% 0.03% 0.03% 0.03% 0.03% 0.03%	100,083 	9,475 - - 9,185 2,847
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jun-23 Jun-23 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2021 2022 2023 Total EXCESS SPREAD Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-24 Jun	Gross Loss 109,558	LMI claim (A\$) 109,558 297,813 - 407,371 Excess Spread % p.a 0.62% 0.00% 0.73% 0.00% 1.106% 1.13% 0.03% 0.03% 0.03% 0.03% 0.03%	100,083 	9,475 - - 9,185 2,847 -
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jul-23 Aug-23 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2021 2022 2023 Total EXCESS SPREAD Sep-22 Oct-22 Nov-22 Jan-23 Feb-23 Aug-23 Jun-23 Ju	Gross Loss 109,558 - 9,185 297,813 - 416,556 Excess Spread (A\$) 76,047.81 85,922.02 - 120,361.45 124,982.70 3,728.86 25,355.79 101,499.09 83,384.78 42,907.68 76,714.69 740,904.87 CPR % p.a 17.81% 16.74% 12.53% 26.64% 25.22% 20.60% 23.10% 6.57%	LMI claim (A\$) 109,558 297,813 - 407,371 Excess Spread % p.a 0.62% 0.00% 0.73% 0.00% 1.106% 1.13% 0.03% 0.03% 0.03% 0.03% 0.03%	100,083 	9,475 - - 9,185 2,847 -
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jun-23 Aug-23 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2022 2023 Total EXCESS SPREAD Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 Mar-23 Apr-23 Jun-23 Jun-24	Gross Loss 109,558	LMI claim (A\$) 109,558 297,813 - 407,371 Excess Spread % p.a 0.62% 0.00% 0.73% 0.00% 1.106% 1.13% 0.03% 0.03% 0.03% 0.03% 0.03%	100,083 	9,475 - - 9,185 2,847 -
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jun-23 Aug-23 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2022 2022 2023 Total EXCESS SPREAD Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Feb-21 Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 May-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Feb-21 Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 May-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Feb-23 Nov-22 Dec-22 Jan-23 Feb-23 Nov-22	Gross Loss 109,558	LMI claim (A\$) 109,558 297,813 - 407,371 Excess Spread % p.a 0.62% 0.00% 0.73% 0.00% 1.106% 1.13% 0.03% 0.03% 0.03% 0.03% 0.03%	100,083 	9,475 - - 9,185 2,847 -
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jun-23 Aug-23 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2022 2023 Total EXCESS SPREAD Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 Mar-23 Apr-23 Jun-23 Jun-24	Gross Loss 109,558	LMI claim (A\$) 109,558 297,813 - 407,371 Excess Spread % p.a 0.62% 0.00% 0.73% 0.00% 1.106% 1.13% 0.03% 0.03% 0.03% 0.03% 0.03%	100,083 	9,475 - - 9,185 2,847 -
Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jun-23 Jun-23 PRINCIPAL LOSS 2018 2019 2020 2021 2022 2022 2023 Total EXCESS SPREAD Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Feb-21 Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jun-23 Feb-21 Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 May-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Feb-23 Nov-22 Dec-22 Jan-23 Feb-23 Nov-22	Gross Loss 109,558	LMI claim (A\$) 109,558 297,813 - 407,371 Excess Spread % p.a 0.62% 0.00% 0.73% 0.00% 1.106% 1.13% 0.03% 0.03% 0.03% 0.03% 0.03%	100,083 	9,475 - - 9,185 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:

Back-Up Servicer:

Available Drawn 991.481.29 150,000.00

Current Rating S&P /

Moodys
A+/A2
A, A-1/ P-1
A-1+ / P-1 <u>Party</u> BNP PARIBAS

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