## **PROGRESS 2018-1 TRUST**

Tuesday, 11 October 2022

**Transaction Name:** Progress 2018-1 Trust

Trustee: Perpetual Trustee Company Limited

Security Trustee:P.T. LimitedOriginator:AMP Bank LimitedServicer & Custodian:AMP Bank LimitedIssue Date:Thursday, 28th June 2018Maturity Date:Friday, 11th June 2049Payment Date:11th day of each monthBusiness Day for Payments:Sydney & Melbourne

**Determination Date & Ex-Interest Date:**3 Business Days before each Payment Date.

	<u>Base</u>	<u>Margin</u>	Interest Calculation
Class A Notes	1 M BBSW	112bps	Actual/365
Class AB Notes	1 M BBSW	160bps	Actual/365
Class B Notes	1 M BBSW	180bps	Actual/365
Class C Notes	1 M BBSW	260bps	Actual/365
Class D Notes	1 M BBSW	580bps	Actual/365

			Current Invested			Current	
	Currency	Initial Stated Amount	Amount	<b>Current Stated Amount</b>	Percentages at Issue	Percentages	Rating S&P/Moodys
Class A Notes	A\$	920,000,000.00	250,332,467.11	250,332,467.11	92.00%	83.72%	AAA / Aaa
Class AB Notes	A\$	54,500,000.00	33,170,764.10	33,170,764.10	5.45%	11.09%	AAA /n.r
Class B Notes	A\$	15,000,000.00	9,129,568.11	9,129,568.11	1.50%	3.05%	AA+/n.r.
Class C Notes	A\$	9,300,000.00	5,660,332.23	5,660,332.23	0.93%	1.89%	A/n.r.
Class D Notes	A\$	1,200,000.00	730,365.35	730,365.35	0.12%	0.24%	n.r/n.r.
TOTAL		1,000,000,000.00	299,023,496.90	299,023,496.90	100.00%	100.00%	

Current Payment Date:	Т	uesday, 11 October 2	2022				
	Pre Payment Date Bond Factors	Coupon Rate	Coupon Rate Reset Date	Initial Issued Notes (No.)	Interest Payment (per security)	Principal Payment (per security)	Post Payment Date Bond Factors
Class A Notes	0.2765	3.4450%	11-Oct-22	920,000	0.76	4.42	0.2721
Class AB Notes	0.6185	3.9250%	11-Oct-22	54,500	1.93	9.88	0.6086
Class B Notes	0.6185	4.1250%	11-Oct-22	15,000	2.03	9.88	0.6086
Class C Notes	0.6185	4.9250%	11-Oct-22	9,300	2.42	9.88	0.6086
Class D Notes	0.6185	8.1250%	11-Oct-22	1,200	3.99	9.88	0.6086
TOTAL				1.000.000	11.13	43.93	•

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Sep - 22</u>
Total pool size:	\$991,478,765	\$296,481,797.35
Total Number Of Loans (UnConsolidated):	3631	1403
Total number of loans (consolidating split loans):	2780	1074
Average loan Size:	\$356,647	\$276,053.82
Maximum loan size:	\$1,000,000	\$959,305.58
Total property value:	\$1,744,419,733	\$683,177,166.50
Number of Properties:	2780	1074
Average property value:	\$627,489	\$636,105.37
Average current LVR:	60.34%	46.00%
Average Term to Maturity (months):	313.04	258.06
Maximum Remaining Term to Maturity (months):	348.23	296.19
Neighted Average Seasoning (months):	31.26	82.58
Neighted Average Current LVR:	65.78%	57.57%
Weighted Average Term to Maturity (months):	321.87	271.59
% of pool with loans > \$500,000:	36.09%	28.51%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	94.36%	99.97%
% Fixed Rate Loans(Value):	5.34%	8.66%
% Interst Only loans (Value):	30.89%	6.47%
Weighted Average Mortgage Interest:	4.17%	4.94%
Investment Loans:	19.36%	27.37%
NOTE: Loan purpose determines investment lending classification from 01/03/2019		
Outstanding Balance Distribution	\$ % at Issue	Sep - 22
<u> </u>	0.00%	-0.02%
> \$0 and ≤ \$100,000	1.17%	2.32%
> \$100,000 and ≤ \$150,000	1.81%	3.42%
> \$150,000 and ≤ \$200,000	4.07%	6.91%
> \$200,000 and ≤ \$250,000	6.53%	8.42%
> \$250,000 and ≤ \$300,000	8.97%	11.56%
> \$300,000 and ≤ \$350,000	11.89%	11.68%
> \$350,000 and ≤ \$400,000	11.52%	9.59%
> \$400,000 and ≤ \$450,000	9.49%	8.32%
> \$450,000 and ≤ \$500,000	8.45%	9.30%
> \$500,000 and ≤ \$550,000	7.29%	6.21%
> \$550,000 and ≤ \$600,000	7.31%	5.03%
> \$600,000 and ≤ \$650,000	4.24%	4.43%
> \$650,000 and ≤ \$700,000	3.86%	2.71%
> \$700,000 and ≤ \$750,000	2.85%	4.39%
\$750,000 and ≤ \$800,000	3.36%	1.83%
> \$800,000 and ≤ \$850,000	2.34%	1.12%
• \$850,000 and ≤ \$900,000	1.59%	0.89%
> \$900,000 and ≤ \$950,000	1.87%	1.25%
> \$950,000 and ≤ \$1,000,000	1.38%	0.65%
> \$950,000 and ≤ \$1,000,000  Fotal	100.00%	100.00%

1	Outstanding Balance LVR Distribution	\$ % at Issue	<u>Sep - 22</u>
3.75% and 150%         1.26%         3.30%           3.60% and 250%         1.26%         3.30%           3.60% and 250%         4.20%         3.20%           3.60% and 550%         4.00%         4.00%           3.60% and 550%         6.00%         6.00%           3.60% and 550%         6.00%         6.00%           3.60% and 550%         6.00%         1.00%           3.60% and 5.00%         8.88%         1.00%           3.60% and 5.00%         0.00%         0.00%	<del>-</del>		<del>-</del>
\$   \$   \$   \$   \$   \$   \$   \$   \$   \$	> 0% and ≤ 25%	3.19%	5.73%
\$255.00.01 430%   \$2.00%   \$			
> 1-55 ment 505         4.12%         5.23 ment 505         6.05 ment 505         6.05 ment 505         6.05 ment 505         1.106 ment 505			
> 2-99 and 25 50%         5.98%         9.24%			
5.55 March 6 60%         0.716%         0.716%         0.716%         0.716%         0.716%         0.716%         0.716%         0.716%         0.716%         0.716%         0.716%         0.716%         0.716%         0.716%         0.716%         0.716%         0.716%         0.026%         <			
> 0.258 mile 20.50         6.75%         1.05% <td></td> <td></td> <td></td>			
270K-and 275%   11.217%   15.05%   17.25%   17			
> 2.90 mar al 801%         36.09 mg         3.00 mg <td></td> <td></td> <td></td>			
> 50% And 1950ch         0.26%         0.12%           > 1000ch         0.00%         0.25%           > 1000ch         0.00%         0.20%           Notigate Instance         \$ x4 tissue         \$-0.00%           Gerworth         47.25%         47.25%           DE         32.75%         32.55%           Unbrained         10000ch         10000ch           Notice         10000ch         10000ch			
5   5   5   5   5   5   5   5   5   5			
Teal			
Genworth         47.2%         47.2%         52.20%           OIL         57.7%         52.20%         10.00%         10.00%           Formal         100.00%         100.00%         100.00%         100.00%           Sessorius Andrein         \$ % a tree         9p. 22         22<			
Genworth         47.2%         47.2%         52.20%           OIL         57.7%         52.20%         10.00%         10.00%           Formal         100.00%         100.00%         100.00%         100.00%           Sessorius Andrein         \$ % a tree         9p. 22         22<			_
Commerce   1,75%   1,000%			
Description   1,000,000   1,			
Test			
Seasoning Analysis			
> In mits and 4 S mits         0.00%         0.00%           > S mits and 4 S mits         0.00%         0.00%           > S mits and 4 S mits         0.00%         0.00%           > 2 mits and 4 S mits         0.00%         0.00%           > 2 mits and 4 S mits         0.00%         0.00%           > 2 mits and 5 S mits         0.00%         0.00%           > 2 mits and 5 S mits         0.00%         0.00%           > 2 mits and 5 S mits         1.00%         0.00%           > 2 mits and 5 S mits         1.00%         0.00%           > 2 mits and 5 S mits         1.00%         0.00%           > 2 mits and 5 S mits         1.00%         0.00%           > 2 mits and 5 S mits         1.00%         0.00%           > 2 mits and 5 S mits         1.00%         0.00%           > 4 mits and 5 s 00m         1.00%         0.00%           > 4 mits and 5 s 00m         1.00%         0.00%           > 4 mits and 5 s 00m         1.00%         0.00%           > 4 mits and 5 s 00m         1.00%         0.00%           > 4 mits and 5 s 00m         1.00%         0.00%           > 4 mits and 5 s 00m         1.00%         0.00%           > 4 mits and 5 s 00m         1.00%	Total	100.00%	100.00%
> In mits and 4 S mits         0.00%         0.00%           > S mits and 4 S mits         0.00%         0.00%           > S mits and 4 S mits         0.00%         0.00%           > 2 mits and 4 S mits         0.00%         0.00%           > 2 mits and 4 S mits         0.00%         0.00%           > 2 mits and 5 S mits         0.00%         0.00%           > 2 mits and 5 S mits         0.00%         0.00%           > 2 mits and 5 S mits         1.00%         0.00%           > 2 mits and 5 S mits         1.00%         0.00%           > 2 mits and 5 S mits         1.00%         0.00%           > 2 mits and 5 S mits         1.00%         0.00%           > 2 mits and 5 S mits         1.00%         0.00%           > 2 mits and 5 S mits         1.00%         0.00%           > 4 mits and 5 s 00m         1.00%         0.00%           > 4 mits and 5 s 00m         1.00%         0.00%           > 4 mits and 5 s 00m         1.00%         0.00%           > 4 mits and 5 s 00m         1.00%         0.00%           > 4 mits and 5 s 00m         1.00%         0.00%           > 4 mits and 5 s 00m         1.00%         0.00%           > 4 mits and 5 s 00m         1.00%	Seasoning Analysis	\$ % at Issue	Sep - 22
> 3 mtms and 5 mtms         0.00%         0.00%           > 6 mtms and 5 15 mtms         0.00%         0.00%           > 12 mtms and 5 15 mtms         0.01%         0.00%           > 12 mtms and 5 15 mtms         0.01%         0.00%           > 13 mtm and 5 12 mtm         12.00%         0.00%           > 13 mtm and 5 12 mtm         12.00%         0.00%           > 14 mtm and 5 12 mtm         12.00%         0.00%           > 24 mtm and 5 18 mtm         19.78%         0.00%           > 24 mtm and 5 18 mtm         1.98%         0.00%           > 24 mtm and 5 18 mtm         1.98%         0.00%           > 24 mtm and 5 18 mtm         1.98%         0.00%           > 24 mtm and 5 10 mtm         1.00%         1.98%           > 12 mtm and 5 10 mtm         1.00%         1.98%           > 27 mtm and 5 10 mtm         1.00%         1.98%           > 28 mtm and 5 10 mtm         1.00%         1.98%           > 28 mtm and 5 10 mtm         1.00%         1.98%           > 28 mtm and 5 10 mtm         1.00%         1.98%           > 28 mtm and 5 10 mtm         1.00%         1.98%           Total A TC         1.00%         1.90%           Total A TC         1.00%			
> a mits and 5 mits         0.00%         0.00%           > 2 mits and 5 15 mits         0.07%         0.00%           > 12 mits and 5 15 mits         2.01%         0.00%           > 13 mits and 5 21 mits         1.00%         0.00%           > 13 mits and 5 21 mits         1.00%         0.00%           > 13 mits and 5 21 mits         1.00%         0.00%           > 22 mits and 5 2 mits         1.00%         0.00%           > 36 mits and 5 2 mits         1.00%         0.00%           > 36 mits and 5 4 6 mits         1.70%         0.00%           > 36 mits and 5 4 6 mits         1.00%         3.35%           > 28 mits and 5 8 mits         1.00%         3.35%           > 24 mits and 5 108 mits         1.00%         1.19%           > 24 mits and 5 108 mits         0.36%         4.47%           > 100 mits and 5 108 mits         0.36%         4.47%           > 100 mits and 5 100 mits         1.00%         1.19%           1 20 mits and 5 100 mits         2.00%         2.00%           1 20 mits and 5 100 mits         2.00%         2.00%           Total mits and 5 100 mits         2.00%         2.00%           Total mits and 5 100 mits and 5 100 mits         0.00%         0.00%			
> 9 mts and \$ 12 mts         0.07%         0.00%           > 12 mts and \$ 15 mts         0.16%         0.00%           > 15 mts, and \$ 15 mts         13.00%         0.00%           > 15 mts, and \$ 21 mts         13.00%         0.00%           > 21 mts, and \$ 24 mts         12.05%         0.00%           > 22 mts, and \$ 36 mts         19.7%         0.00%           > 24 mts, and \$ 36 mts         7.7%         0.00%           > 24 mts, and \$ 50 mts         7.7%         0.00%           > 24 mts, and \$ 50 mts         1.00%         0.00%           > 27 mts, and \$ 50 mts         1.00%         1.98%           > 27 mts, and \$ 26 mts         1.00%         1.98%           > 28 mts, and \$ 26 mts         1.00%         1.98%           > 28 mts, and \$ 26 mts         0.38%         1.81%           > 28 mts, and \$ 26 mts         1.00%         1.00%           > 28 mts, and \$ 26 mts         0.38%         4.74%           > 28 mts, and \$ 26 mts         0.38%         4.74%           > 20 mts         0.38%         4.74%           > 21 mts         0.38%         4.74%           > 10 mts, and \$ 10 mts         0.30%         4.43%           > 10 mts, and \$ 10 mts         0.00%			
21 mths and 51 mths   20.00			
> 18 mts and s2 21 mts         8.23%         0.00%           > 24 mts and s2 4 mts         13.35%         0.00%           > 24 mts and s2 6 mts         19.78%         0.00%           > 48 mts and s2 6 mts         7.74%         0.00%           > 48 mts and s2 6 mts         1.16%         39.30%           > 26 mts and s2 mts         1.16%         39.30%           > 27 mts and s2 8 mts         1.05%         11.98%           > 28 mts and s2 108 mts         0.38%         7.21%           > 36 mts and s2 108 mts         0.38%         7.21%           > 30 mts and s2 108 mts         0.28%         7.21%           > 30 mts and s2 108 mts         2.27%         5.50%           Note and s2 10 mts         2.27%         5.50%           Year         1.00.00%         100.00%           100 mts         1.00.00%         100.00%           100 mts         1.00.00%         2.00%           Note and mts         1.00.00%         1.00.00%           100 mts         1.00.00%         1.00.00%           100 mts         1.00.00%         1.00.00%           Now mts         1.00.00%         1.00.00%           Now mts         1.00.00%         1.00.00%           N	> 12 mths and ≤ 15 mths	20.16%	0.00%
> 21 mtss and 52 fl mtss         13.35%         0.00%           > 26 mtss and 53 fl mts         19.78%         0.00%           > 36 mtss and 5 fl mts         7.58%         0.00%           > 60 mtss and 5 fl mts         17.74%         0.00%           > 50 mtss and 5 fl mts         1.06%         33.36%         33.00%           > 27 mtss and 5 fl mts         1.06%         11.98%         78.11%           > 28 mtss and 5 fl mts         0.05%         1.198%         78.11%           > 20 mts and 5 fl mts         0.35%         4.47%         3.00%           > 120 mts         2.27%         3.89%         70.12%           7 col al CT         2.03%         2.19%         7.19%           7 col al CT         2.03%         2.19%         7.19%         7.29%         7.29%         7		13.00%	
> 24 mts and 5 fi mths         19.78%         0.00%           > 36 mths and 5 to mths         17.98%         0.00%           > 48 mths and 5 to mths         17.44%         0.00%           > 56 mths and 5 2 mths         1.67%         30.30%           > 27 mths and 5 28 mths         1.67%         30.50%           > 28 mths and 5 108 mths         0.38%         7.81%           > 108 mths and 5 120 mths         0.38%         4.47%           > 120 mth         2.27%         3.80%           120 mths and 5 120 mths         2.20%         2.20%           120 mths         2.20%         2.20%           ACT - Metro         2.03%         2.10%           New - Inner city         0.10%         0.00%           New - Inner city         0.10%         0.00%           Ni - Morn metro         0.10%         0.	> 18 mths and ≤ 21 mths	8.23%	
> 58 mts and 54 Brmts         7.58%         0.00%           > 68 mts and 52 brmts         3.36%         33.0%           > 72 mths and 52 mths         1.06%         1.98%           > 94 mtts and 5 Brmts         1.06%         1.98%           > 94 mtts and 5 108 mths         0.36%         7.81%           > 100 mths and 5 120 mths         0.36%         4.47%           > 120 mths         1.060%         1.00%           5 mths and 5 120 mths         1.00 mth         1.00           1 100 mth         2.27%         5.89%           7 total         2.03%         2.19%           1 100 mth         3.16%         3.55%           1 100 mth         3.316%         3.55%           1 100 mth         3.316%         3.55%           1 100 mth         3.16%         3.55%           1 100 mth         3.06%         3.06%	> 21 mths and ≤ 24 mths	13.95%	0.00%
> 48 mts and ≤ 60 mths         7.7 mts         3.30 mts         3.30 mts           > 72 mtts and ≤ 84 mths         1.67 mts         3.05 mts           > 56 mtts and ≤ 108 mths         0.36 mts         1.19 mts           > 56 mtts and ≤ 108 mths         0.36 mts and ≤ 100 mts         1.27 mts           > 100 mts and ≤ 100 mts         0.36 mts and ≤ 100 mts         1.00 mts           > 100 mts and ≤ 100 mts         2.27 mt         5.8 mts           > 100 mts and ≤ 100 mts         2.20 mts         1.00 mts           > 100 mts and ≤ 100 mts         2.20 mts         2.10 mts           Total ACT         2.03 mts         2.19 mts           NEW - Inner cty         0.10 mts         0.00 mts           NEW - Inner cty         0.10 mts         0.00 mts           NEW - Metro         3.3 in mts         3.5 mts           NEW - Metro         1.04 mts         9.2 mts           NEW - Metro         0.00 mts         0.00 mts           NEW - Metro         0.01 mts         0.00 mts           NEW - Metro         0.01 mts         0.00 mts           NEW - Metro         0.01 mts         0.00 mts           NEW - Metro         0.00 mts         0.00 mts           1.0 mts         0.00 mts         0.00 mts	> 24 mths and ≤ 36 mths	19.78%	0.00%
> 50 mts and < 72 mts	> 36 mths and ≤ 48 mths	7.58%	0.00%
> 72 mts and < 8 mths	> 48 mths and ≤ 60 mths	7.74%	0.00%
>84 mths and 5 96 mths         1.096%         7.81%           > 96 mths and 5 120 mths         0.36%         4.47%           > 120 mths and 5 120 mths         0.36%         4.47%           120 mths         2.27%         5.89%           Total         100.00%         100.00%           Securable Distribution         \$ x at Issue         \$ep-22           ACT - Metro         2.03%         2.19%           NSW - Inner city         0.10%         0.00%           NSW - Metro         3.15%         35.59%           NSW - Mometro         10.04%         9.45%           Total NSW         43.31%         45.04%           NT - Metro         0.14%         0.20%           NT - Morn metro         0.14%         0.20%           Total NT         0.15%         0.20%           QLD - Inner city         0.05%         9.20%           QLD - Metro         9.60%         9.12%           SA - Merr city         0.03%         0.00%           SA - Merr metro         0.20%         0.20%	> 60 mths and ≤ 72 mths	3.36%	39.30%
> 96 mths and \$ 108 mths         0.38%         4.47%           > 108 mths and \$ 120 mths         2.27%         5.89%           Total         100.00%         100.00%           Securabic Distribution         \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$			
20 mths and s 120 mths   22 mths   22 mths   5.85%   Total   100.00%   100	> 84 mths and ≤ 96 mths	1.06%	11.98%
Name	> 96 mths and ≤ 108 mths	0.38%	
Total         100.00%         100.00%           Geographic Distribution         \$ % at Issue         \$ 592 - 22           ACT - Metro         2.03%         2.19%           Total ACT         0.03%         2.19%           NSW - Inner city         0.10%         0.00%           NSW - Herro         33.16%         35.59%           NSW - Non metro         1.004%         9.45%           Total NSW         43.31%         45.04%           NT - Mcto         0.14%         0.20%           NT - Mcto         0.14%         0.20%           NT - Non metro         0.01%         0.00%           Total NT         0.15%         0.20%           QLD - Inner city         0.06%         0.00%           QLD - Morn metro         5.68%         9.12%           QLD - Non metro         5.68%         9.24%           QLD - Non metro         0.33%         0.09%           S.A - Inner city         0.03%         0.09%           S.A - Inner city         0.03%         0.09%           S.A - Inner city         0.02%         0.02%           T.AS - Inner city         0.02%         0.05%           T.AS - Inner city         0.03%         0.09% <td></td> <td></td> <td></td>			
Secoraphic Distribution			
ACT - Metro	Total	100.00%	100.00%
ACT - Metro			
Total ACT         2.03%         2.19%           NSW - Inner city         0.00%         0.00%           NSW - Nom metro         10.04%         9.45%           Total NSW         43.31%         45.04%           NT - Metro         0.14%         0.00%           NT - Nom metro         0.01%         0.00%           Total NT         0.15%         0.20%           QLD - Inner city         0.06%         0.00%           QLD - Morn metro         5.68%         6.24%           Total QLD         15.40%         15.36%           SA - Inner city         0.03%         0.09%           SA - Inner city         0.03%         0.09%           SA - No metro         0.30%         0.00%           SA - No metro         0.27%         0.22%           Total SA         5.28%         5.05%           TAS - Inner city         0.03%         0.00%           TAS - Inner city         0.03%         0.00%           TAS - Metro         0.85%         0.09%           TAS - Inner city         0.03%         0.00%           TAS - Inner city         0.03%         0.00%           VIC - Inner city         0.27%         0.22% <t< td=""><td>Geographic Distribution</td><td>\$ % at Issue</td><td><u>Sep - 22</u></td></t<>	Geographic Distribution	\$ % at Issue	<u>Sep - 22</u>
NSW - Inner city NSW - Metro N	ACT - Metro	2.03%	2.19%
NSW - Non metro         33.16%         35.59%           NSW - Non metro         10.04%         9.45%           Total NSW         43.31%         45.04%           NT - Netro         0.11%         0.00%           NT - Non metro         0.01%         0.00%           CLD - Inner city         0.06%         0.00%           QLD - Metro         9.66%         9.12%           QLD - Non metro         5.68%         9.24%           Total QLD         15.40%         15.36%           SA - Inner city         0.03%         0.09%           SA - Inner city         0.03%         0.09%           SA - Non metro         4.98%         4.74%           Total SA         5.28%         5.05%           TAS - Inner city         0.03%         0.00%           TAS - Metro         0.85%         0.99%           TAS - Metro         0.85%         0.99%           TAS - Metro         0.10%         0.00%           TAS - Metro         0.10%         0.00%           TAS - Metro         0.10%         0.00%           VIC - Inner city         0.27%         0.22%           VIC - Inner city         0.27%         0.22%           VIC	Total ACT	2.03%	2.19%
NSW - Non metro         33.16%         35.59%           NSW - Non metro         10.04%         9.45%           Total NSW         43.31%         45.04%           NT - Netro         0.11%         0.00%           NT - Non metro         0.01%         0.00%           CLD - Inner city         0.06%         0.00%           QLD - Metro         9.66%         9.12%           QLD - Non metro         5.68%         9.24%           Total QLD         15.40%         15.36%           SA - Inner city         0.03%         0.09%           SA - Inner city         0.03%         0.09%           SA - Non metro         4.98%         4.74%           Total SA         5.28%         5.05%           TAS - Inner city         0.03%         0.00%           TAS - Metro         0.85%         0.99%           TAS - Metro         0.85%         0.99%           TAS - Metro         0.10%         0.00%           TAS - Metro         0.10%         0.00%           TAS - Metro         0.10%         0.00%           VIC - Inner city         0.27%         0.22%           VIC - Inner city         0.27%         0.22%           VIC			
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NT-No metro Total NT         0.01%         0.00% occorded to the content occorded to	NT Motro	0.14%	0.20%
Total NT         0.15%         0.20%           QLD - Inner city         0.06%         0.00%           QLD - Non metro         5.66%         9.12%           QLD - Non metro         5.68%         6.24%           Total QLD         15.40%         15.36%           SA - Inner city         0.03%         0.09%           SA - Non metro         0.27%         0.22%           Total SA         5.28%         5.05%           TAS - Inner city         0.03%         0.00%           TAS - Non metro         0.85%         0.99%           TAS - Non metro         0.19%         0.03%           TOtal TAS         1.07%         0.03%           VIC - Inner city         0.27%         0.32%           VIC - Non metro         1.07%         0.32%           VIC - Non metro         1.07%         0.32%           VIC - Non metro         1.03%         1.54%           VIC - Non metro         1.03%         1.54%           VIC - Non metro         1.03%         0.00%           VIC - Non metro         1.03%         0.00%           VIC - Non metro         1.03%         0.00%           Total Inner City         0.63%         0.00% <tr< td=""><td></td><td></td><td></td></tr<>			
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QLD - Non metro       5.68%       6.24%         Total QLD       15.40%       15.36%         SA - Inner city       0.03%       0.09%         SA - Metro       4.98%       4.74%         SA - Non metro       0.27%       0.22%         Total SA       5.28%       5.05%         TAS - Inner city       0.03%       0.00%         TAS - Metro       0.85%       0.99%         TAS - Non metro       0.19%       0.03%         TOtal TAS       0.107%       0.03%         VIC - Inner city       0.27%       0.32%         VIC - Metro       18.96%       15.84%         VIC - Metro       18.96%       15.84%         VIC - Non metro       2.64%       1.31%         Total VIC       21.87%       17.47%         WA - Inner city       0.13%       0.00%         WA - Non metro       0.44%       0.52%         Total WA       10.90%       13.67%         Total Inner City       0.63%       0.41%         Total Metro       80.11%       81.83%         Total Metro       80.11%       81.83%         Total Mon Metro       9.00%       0.00%	•		
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SA - Metro       4.98%       4.74%         SA - Non metro       0.27%       0.22%         Total SA       5.28%       5.05%         TAS - Inner city       0.03%       0.00%         TAS - Metro       0.85%       0.99%         TAS - Non metro       0.19%       0.03%         Total TAS       1.07%       1.02%         VIC - Inner city       0.27%       0.32%         VIC - Metro       18.96%       15.84%         VIC - Non metro       2.64%       1.31%         Total VIC       21.87%       17.47%         WA - Inner city       0.13%       0.00%         WA - Non metro       10.33%       13.15%         Total WA       0.52%         Total WA       0.52%         Total Metro       0.63%       0.41%         Total Metro       80.11%       81.83%         Total Metro       19.26%       17.77%         Secured by Term Deposit       0.00%       0.00%			
SA - Metro       4.98%       4.74%         SA - Non metro       0.27%       0.22%         Total SA       5.28%       5.05%         TAS - Inner city       0.03%       0.00%         TAS - Metro       0.85%       0.99%         TAS - Non metro       0.19%       0.03%         Total TAS       1.07%       1.02%         VIC - Inner city       0.27%       0.32%         VIC - Metro       18.96%       15.84%         VIC - Non metro       2.64%       1.31%         Total VIC       21.87%       17.47%         WA - Inner city       0.13%       0.00%         WA - Non metro       10.33%       13.15%         Total WA       0.52%         Total WA       0.52%         Total Metro       0.63%       0.41%         Total Metro       80.11%       81.83%         Total Metro       19.26%       17.77%         Secured by Term Deposit       0.00%       0.00%			
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VIC - Metro       18.96%       15.84%         VIC - Non metro       2.64%       1.31%         Total VIC       21.87%       17.47%         WA - Inner city       0.13%       0.00%         WA - Metro       10.33%       13.15%         WA - Non metro       0.44%       0.52%         Total WA       10.90%       13.67%         Total Inner City       0.63%       0.41%         Total Metro       80.11%       81.83%         Total Non Metro       19.26%       17.77%         Secured by Term Deposit       0.00%       0.00%	ISMI INS	1.0770	1.02%
VIC - Metro       18.96%       15.84%         VIC - Non metro       2.64%       1.31%         Total VIC       21.87%       17.47%         WA - Inner city       0.13%       0.00%         WA - Metro       10.33%       13.15%         WA - Non metro       0.44%       0.52%         Total WA       10.90%       13.67%         Total Inner City       0.63%       0.41%         Total Metro       80.11%       81.83%         Total Non Metro       19.26%       17.77%         Secured by Term Deposit       0.00%       0.00%	VIC - Inner city	0.27%	0.32%
VIC - Non metro       2.64%       1.31%         Total VIC       21.87%       17.47%         WA - Inner city       0.13%       0.00%         WA - Metro       10.33%       13.15%         WA - Non metro       0.44%       0.52%         Total WA       10.90%       13.67%         Total Inner City       0.63%       0.41%         Total Metro       80.11%       81.83%         Total Non Metro       19.26%       17.77%         Secured by Term Deposit       0.00%       0.00%	•		
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WA - Metro       10.33%       13.15%         WA - Non metro       0.44%       0.52%         Total WA       10.90%       13.67%         Total Inner City       0.63%       0.41%         Total Metro       80.11%       81.83%         Total Non Metro       19.26%       17.77%         Secured by Term Deposit       0.00%       0.00%	WA - Inner city	0.130/	0.00%
Total WA       10.90%       13.67%         Total Inner City       0.63%       0.41%         Total Metro       80.11%       81.83%         Total Non Metro       19.26%       17.77%         Secured by Term Deposit       0.00%       0.00%	,	0.13%	
Total Inner City         0.63%         0.41%           Total Metro         80.11%         81.83%           Total Non Metro         19.26%         17.77%           Secured by Term Deposit         0.00%         0.00%	WA - Metro		
Total Metro         80.11%         81.83%           Total Non Metro         19.26%         17.77%           Secured by Term Deposit         0.00%         0.00%	WA - Metro WA - Non metro	10.33% 0.44%	0.52%
Total Metro         80.11%         81.83%           Total Non Metro         19.26%         17.77%           Secured by Term Deposit         0.00%         0.00%	WA - Metro WA - Non metro	10.33% 0.44%	0.52%
Total Non Metro         19.26%         17.77%           Secured by Term Deposit         0.00%         0.00%	WA - Metro WA - Non metro Total WA	10.33% 0.44% 10.90%	0.52% 13.67%
Secured by Term Deposit 0.00% 0.00%	WA - Metro WA - Non metro Total WA  Total Inner City	10.33% 0.44% 10.90% 0.63%	0.52% 13.67% 0.41%
	WA - Metro WA - Non metro Total WA  Total Inner City Total Metro	10.33% 0.44% 10.90% 0.63% 80.11%	0.52% 13.67% 0.41% 81.83%
100.00% 100.00%	WA - Metro WA - Non metro Total WA  Total Inner City Total Metro Total Non Metro	10.33% 0.44% 10.90% 0.63% 80.11% 19.26%	0.52% 13.67% 0.41% 81.83% 17.77%
	WA - Metro WA - Non metro Total WA  Total Inner City Total Metro Total Non Metro Secured by Term Deposit	10.33% 0.44% 10.90% 0.63% 80.11% 19.26% 0.00%	0.52% 13.67% 0.41% 81.83% 17.77% 0.00%

ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Oct-21	0.07%	0.08%	0.74%	0.89%
Nov-21	0.27%	0.07%	0.60%	0.93%
Dec-21	0.07%	0.21%	0.50%	0.77%
Jan-22	0.10%	0.21%	0.51%	0.82%
Feb-22	0.24%	0.00%	0.63%	0.87% 0.87%
Mar-22 Apr-22	0.36% 0.31%	0.09% 0.26%	0.42% 0.34%	0.87%
May-22	0.72%	0.27%	0.43%	1.41%
Jun-22	0.21%	0.44%	0.36%	1.01%
Jul-22	0.27%	0.00%	0.36%	0.64%
Aug-22	0.00%	0.00%	0.23%	0.23%
Sep-22	0.35%	0.00%	0.23%	0.58%
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
Oct-21	13	5,388,337		
Nov-21	5	2,437,053		
Dec-21	4	2,041,614		
Jan-22	5	2,357,849		
Feb-22	4	1,980,969		
Mar-22	2	765,176		
Apr-22	2	765,197		
May-22	1	444,025		
Jun-22	1	443,177		
Jul-22	1	442,468		
Aug-22	-			
Sep-22	1	320,924		
•	-	323,324		
* Incl. COVID-19 HARDSHIP	No of Accounts	Amount (\$)		
Oct-21	6	1,733,803		
Nov-21	1	480,146		
Dec-21	-	-		
Jan-22	-	-		
Feb-22	_	-		
Mar-22	_	-		
Apr-22	_	-		
May-22	_	-		
Jun-22	-	-		
Jul-22	_	-		
Aug-22	-	_		
Sep-22	-	-		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Oct-21	-	-		
Nov-21	-	-		
Dec-21	-	-		
Jan-22 Feb-22	-	-		
Mar-22	-	-		
Apr-22	-	-		
May-22	-	-		
Jun-22	-	-		
Jul-22	-	-		
Aug-22	-	-		
Sep-22	1.00	363,920.22		
PRINCIPAL LOSS	Cross Loss	INAL claims (A¢)	INII novement (A¢)	Netless
2019	Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss -
Total	-	-	-	-
EXCESS SPREAD	Excess Spread (A\$)	Excess Spread % p.a	Opening Bond Balance	
Oct-21	95,693.44	0.29%	393,939,531.39	
Nov-21 Dec-21	234,692.05 208,410.82	0.73% 0.67%	384,191,412.63 372,848,257.89	
Jan-22	183,342.68	0.60%	364,689,879.47	
Feb-22	234,510.42	0.79%	357,113,575.02	
Mar-22	122,634.89	0.42%	349,085,953.67	
Apr-22	145,713.59	0.51%	341,439,382.53	
May-22	89,070.03	0.32%	332,648,438.33	
Jun-22	180,864.51	0.67%	323,584,192.74	
Jul-22 Aug-22	- 91,291.88	0.00% 0.35%	317,721,602.88 313,979,236.35	
Sep-22	175,550.33	0.69%	303,876,389.71	
Total	1,761,774.64	3.03/0	203,0,0,003.71	
ANNUALISED CPR	<u>CPR % p.a</u>			
Oct-21	22.20%			
Nov-21	26.85% 19.42%			
Dec-21 Jan-22	19.42% 18.16%			
Feb-22	19.83%			
Mar-22	19.04%			
Apr-22	22.67%			
May-22	24.56%			
Jun-22	15.07%			
Jul-22	8.68%			
Aug-22 Sen-22	28.87% 13.54%			
Sep-22	13.54%			

**RESERVES** 

**Principal Draw Liquidity Reserve Account Income Reserve** 

**SUPPORTING RATINGS** 

<u>Role</u>

**Fixed Rate Swap Provider Liquidity Reserve Account Holder Bank Account Provider** 

**SERVICER** 

**Servicer Rating:** 

Servicer:

**Servicer Ranking or Rating: Servicer Experience:** 

Back-Up Servicer:

<u>Available</u> <u>Drawn</u>

> 2,541,699.73 150,000.00

> > Current Rating S&P / Moodys

A+/A2 A, A-1/ P-1 MUFG Bank, Ltd A-1+ / P-1

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

BNP PARIBAS

Westpac

**Party** 

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 2017-1 Trust Progress 2017-2 Trust

Progress 2018-1 Trust Progress 2019-1 Trust

Progress 2020-1 Trust Progress 2021-1 Trust Progress 2022-1 Trust Progress Warehouse Trust No .1

Perpetual Trustee (Cold)