PROGRESS 2020-1 TRUST

Monday, 23 October 2023

Transaction Name:	Progress 2020-1 Trust						
Trustee:	Perpetual Trustee Company	y Limited					
Security Trustee:	P.T. Limited						
Originator:	AMP Bank Limited						
Servicer & Custodian:	AMP Bank Limited						
Issue Date:	Wednesday, 30th Septemb	er 2020					
Maturity Date:	Monday, 23th January 2051						
Payment Date:	21st day of each month						
Business Day for Payments:	Sydney & Melbourne						
Determination Date & Ex-Interest Date:	3 Business Days before each Payment Date.						
	Base	Margin	Interest Calculation	Class A Refinancing Date			
Class A Notes	1 M BBSW	100bps	Actual/365	21 Nov 2025			
Class AB Notes	1 M BBSW	165bps	Actual/365				
Class B Notes	1 M BBSW	205bps	Actual/365				
Class C Notes	1 M BBSW	250bps	Actual/365				
Class D Notes	1 M BBSW	375bps	Actual/365				
Class E Notes	1 M BBSW	550bps	Actual/365				

Class E Notes Class F Notes		1 M BBSW 1 M BBSW	550bps 725bps	Actual/365 Actual/365			
			Current Invested			Current	
	Currency	Initial Stated Amount	Amount	Current Stated Amount	Percentages at Issue	Percentages	Rating S&P/Moodys
Class A Notes	A\$	920,000,000.00	261,071,373.81	261,071,373.81	92.00%	82.61%	AAA(sf)/Aaa (sf)
Class AB Notes	A\$	41,100,000.00	28,229,699.48	28,229,699.48	4.11%	8.93%	AAA(sf)
Class B Notes	A\$	15,400,000.00	10,577,551.64	10,577,551.64	1.54%	3.35%	AA(sf)
Class C Notes	A\$	11,600,000.00	7,967,506.43	7,967,506.43	1.16%	2.52%	A(sf)
Class D Notes	A\$	5,700,000.00	3,915,067.81	3,915,067.81	0.57%	1.24%	BBB(sf)
Class E Notes	A\$	2,900,000.00	1,991,876.61	1,991,876.61	0.29%	0.63%	BB(sf)
Class F Notes	A\$	3,300,000.00	2,266,618.19	2,266,618.19	0.33%	0.72%	NR
TOTAL		1,000,000,000.00	316,019,693.97	316,019,693.97	100.00%	100.00%	

Current Payment Date:	M	onday, 23 October 2	023				
	Pre Payment Date Bond Factors	Coupon Rate	Coupon Rate Reset Date In	itial Issued Notes (No.)	Interest Payment (per security)	Principal Payment (per security)	Post Payment Date Bond Factors
Class A Notes	0.2950519800	5.0541%	23-Oct-23	920,000	1.307372900	11.2787473260	0.2837732320
Class AB Notes	0.7141534500	5.7041%	23-Oct-23	41,100	3.571377710	27.2994484180	0.6868540020
Class B Notes	0.7141534510	6.1041%	23-Oct-23	15,400	3.821820570	27.2994487010	0.6868540030
Class C Notes	0.7141534510	6.5541%	23-Oct-23	11,600	4.103568770	27.2994482760	0.6868540030
Class D Notes	0.7141534510	7.8041%	23-Oct-23	5,700	4.886202690	27.2994491230	0.6868540020
Class E Notes	0.7141534520	9.5541%	23-Oct-23	2,900	5.981890190	27.2994482760	0.6868540030
Class F Notes	0.7141534450	11.3041%	23-Oct-23	3,300	7.077577610	27.2994484850	0.6868539970
TOTAL				1,000,000	30.749810440	175.0754386050	4.4048972420

<u>COLLATERAL INFORMATION</u>	At Issue	<u>Sep - 23</u>
Total pool size:	\$999,972,314	\$313,333,527
Total Number Of Loans (UnConsolidated):	3,202	1298
Total number of loans (consolidating split loans):	2,280	935
Average loan Size:	\$438,584	\$335,116
Maximum loan size:	\$1,041,188	\$978,752
Total property value:	\$1,648,887,041	\$667,010,502
Number of Properties:	2,387.00	974
Average property value:	\$690,778	\$684,816
Average current LVR:	61.85%	47.84%
Average Term to Maturity (months):	307.60	259.47
Maximum Remaining Term to Maturity (months):	347.21	310.19
Neighted Average Seasoning (months):	32.33	71.14
Veighted Average Current LVR:	66.49%	58.87%
Neighted Average Term to Maturity (months):	321.73	284.07
% of pool with loans > \$500,000:	55.66%	44.13%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.93%	81.70%
% Fixed Rate Loans(Value):	17.73%	11.58%
6 Interest Only Ioans (Value):	11.84%	7.43%
Veighted Average Mortgage Interest:	3.23%	6.12%
Veighted Average Fixed Rate:		2.90%
Veighted Average Variable Rate:		6.54%
nvestment Loans:	24.78%	26.84%
NOTE: Loan purpose determines investment lending classification from 01/03/2019		
Dutstanding Balance Distribution	\$ % at Issue	Sep - 23
\$ \$	0.00%	-0.03%
\$0 and ≤ \$100,000	0.68%	1.43%
\$100,000 and ≤ \$150,000	1.10%	2.41%
$(150,000 \text{ and } \leq (200,000)$	1.67%	3.30%
\$200,000 and ≤ \$250,000	3.16%	5.61%
\$250,000 and ≤ \$300,000	5.11%	6.36%
\$300,000 and ≤ \$350,000	6.04%	7.24%
\$350,000 and ≤ \$400,000	7.61%	10.59%
\$400,000 and ≤ \$450,000	8.26%	10.83%
\$450,000 and ≤ \$500,000	10.71%	8.14%
\$500,000 and ≤ \$550,000	10.31%	10.53%
\$550,000 and ≤ \$600,000	8.44%	7.75%
\$55,000 and ≤ \$650,000	8.25%	4.36%
\$650,000 and ≤ \$700,000	5.53%	6.26%
\$700,000 and ≤ \$750,000	6.82%	4.65%
\$750,000 and ≤ \$800,000	4.33%	3.46%
\$800,000 and ≤ \$850,000	3.87%	3.15%
\$850,000 and ≤ \$900,000	3.58%	2.49%
\$900,000 and ≤ \$950,000	3.06%	1.17%
$$950,000 \text{ and } \leq $1,000,000$	1.06%	0.31%
$\frac{1}{2}$ \$1,000,000 and \leq \$1,050,000	0.41%	0.00%
> $$1,050,000 and \le $1,100,000$	0.00%	0.00%
$>$ \$1,100,000 and \leq \$1,150,000	0.00%	0.00%
Fotal	100.00%	100.00%

Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25%		
	<u>\$ % at Issue</u>	<u>Sep - 23</u>
	0.00%	-0.03%
	1.82%	4.36%
> 25% and ≤ 30%	0.81%	2.37%
> 30% and ≤ 35%	1.14%	2.18%
> 35% and ≤ 40%	1.95%	3.34%
> 40% and ≤ 45%	1.58%	4.96%
> 45% and ≤ 50%	3.41%	4.46%
> 50% and ≤ 55%	4.88%	9.80%
> 55% and ≤ 60%	7.79%	9.91%
> 60% and ≤ 65%	9.60%	14.66%
> 65% and ≤ 70%	13.11%	18.22%
> 70% and ≤ 75%	21.65%	20.33%
> 75% and ≤ 80%	32.15%	5.27%
> 80% and ≤ 85%	0.00%	0.17%
> 85% and ≤ 90%	0.12%	0.00%
> 90% and ≤ 95%	0.00%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
> 100%	0.00%	0.00%
Total	100.00%	100.00%
Mortgage Insurance	\$ % at Issue	<u>Sep - 23</u>
		21.29%
Genworth QBE	19.20%	
	31.62%	30.37%
Not insured	49.18%	48.34%
Total	100.00%	100.00%
	A.v	
Seasoning Analysis	<u>\$ % at Issue</u>	<u>Sep - 23</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 ≤ 18 mths	16.80%	0.00%
> 18 mths and ≤ 21 mths	10.67%	0.00%
> 21 mths and \leq 24 mths	9.19%	0.00%
> 24 mths and \leq 36 mths	39.23%	0.00%
> 36 mths and \leq 48 mths	4.85%	0.00%
> 48 mths and \leq 60 mths	2.66%	42.28%
> 60 mths and \leq 72 mths	1.01%	39.66%
> 72 mths and \leq 84 mths	0.92%	4.46%
> 84 mths and ≤ 96 mths	0.57%	3.45%
> 96 mths and ≤ 108 mths	0.35%	1.27%
> 108 mths and ≤ 120 mths	0.31%	1.05%
> 120 mths	4.50%	7.82%
Total	100.00%	100.00%
Geographic Distribution	\$ % at Issue	<u>Sep - 23</u>
NSW - Inner city	0.06%	0.00%
NSW - Metro	36.89%	37.80%
NSW - Non metro	8.00%	6.05%
Total NSW	44.95%	43.85%
ACT - Inner city	0.00%	0.00%
ACT - Metro	2.46%	2.94%
ACT - Non metro	0.00%	0.00%
Total ACT	2.46%	2.94%
Total ACT		
		0.00%
NT - Inner city	0.00%	0.00%
NT - Inner city NT - Metro	0.00% 0.18%	0.33%
NT - Inner city NT - Metro NT - Non metro	0.00% 0.18% 0.09%	0.33% 0.09%
NT - Inner city NT - Metro	0.00% 0.18%	0.33%
NT - Inner city NT - Metro NT - Non metro Total NT	0.00% 0.18% 0.09% 0.27%	0.33% 0.09% 0.42%
NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city	0.00% 0.18% 0.09% 0.27% 0.00%	0.33% 0.09% 0.42% 0.00%
NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro	0.00% 0.18% 0.09% 0.27% 0.00% 3.18%	0.33% 0.09% 0.42% 0.00% 4.05%
NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro	0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14%	0.33% 0.09% 0.42% 0.00% 4.05% 0.11%
NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro	0.00% 0.18% 0.09% 0.27% 0.00% 3.18%	0.33% 0.09% 0.42% 0.00% 4.05%
NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro	0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14%	0.33% 0.09% 0.42% 0.00% 4.05% 0.11%
NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA	0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32%	0.33% 0.09% 0.42% 0.00% 4.05% 0.11% 4.16%
NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city	0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06%	0.33% 0.09% 0.42% 0.00% 4.05% 0.11% 4.16%
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NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city	0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06%	0.33% 0.09% 0.42% 0.00% 4.05% 0.11% 4.16%
NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro	0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61%	0.33% 0.09% 0.42% 0.00% 4.05% 0.11% 4.16% 0.16% 8.82%
NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Non metro	0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67%	0.33% 0.09% 0.42% 0.00% 4.05% 0.11% 4.16% 0.16% 8.82% 4.84%
NT - Inner city NT - Metro NT - Mon metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Metro QLD - Non metro Total QLD	0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34%	0.33% 0.09% 0.42% 0.00% 4.05% 0.11% 4.16% 0.16% 8.82% 4.84% 13.83%
NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Non metro Total QLD TAS - Inner city	0.00% 0.13% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01%	0.33% 0.09% 0.42% 0.00% 4.05% 0.11% 4.16% 8.82% 4.84% 13.83% 0.00%
NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Metro Total QLD TAS - Inner city TAS - Inner city	0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72%	0.33% 0.09% 0.42% 0.00% 4.05% 0.11% 4.16% 8.82% 4.84% 13.83% 0.00% 0.44%
NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Non metro Total QLD TAS - Inner city TAS - Metro TAS - Metro	0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15%	0.33% 0.09% 0.42% 0.00% 4.05% 0.11% 4.16% 8.82% 4.84% 13.83% 0.00% 0.44% 0.15%
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NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro	0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% 9.22% 0.16%	0.33% 0.09% 0.42% 0.00% 4.05% 0.11% 4.16% 0.16% 8.82% 4.84% 13.83% 0.00% 0.44% 0.15% 0.59% 0.00% 22.28% 1.13% 23.41% 0.04% 10.54%
NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro	0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% 9.22% 0.16%	0.33% 0.09% 0.42% 0.00% 4.05% 0.11% 4.16% 0.16% 8.82% 4.84% 13.83% 0.00% 0.44% 0.15% 0.59% 0.00% 22.28% 1.13% 23.41% 0.04% 10.54%
NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Non metro Total WA	0.00% 0.13% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% 9.22% 0.16% 9.42%	0.33% 0.09% 0.42% 0.00% 4.05% 4.05% 4.16% 0.11% 4.16% 0.16% 8.82% 4.84% 13.83% 0.00% 0.44% 0.15% 0.59% 0.00% 22.28% 21.13% 23.41% 0.04% 10.54% 0.23% 10.82%
NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Metro QLD - Non metro Total QLD TAS - Inner city TAS - Metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total WA Total Inner City	0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% 9.22% 0.16% 9.42%	0.33% 0.09% 0.42% 0.00% 4.05% 0.11% 4.16% 0.16% 8.82% 4.84% 4.84% 0.15% 0.00% 0.44% 0.15% 0.59% 0.00% 22.28% 1.13% 23.41% 0.04% 0.23% 10.54% 0.23%
NT - Inner city NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Inner city WA - Non metro Total VIC Total Inner City Total Inner City Total Inner City Total Inner City Total Inner City Total Metro	0.00% 0.13% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% 9.22% 0.16% 9.42% 0.36% 84.58% 15.07%	0.33% 0.09% 0.42% 0.00% 4.05% 0.11% 4.16% 0.16% 8.82% 4.84% 13.83% 0.00% 0.44% 0.15% 0.59% 0.00% 22.28% 1.13% 23.41% 0.04% 10.54% 0.23% 10.82%
NT - Inner city NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Non metro Total WA Total Inner City Total Inner City	0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% 9.42% 0.16% 9.42%	0.33% 0.09% 0.42% 0.00% 4.05% 0.11% 4.16% 0.16% 8.82% 4.84% 13.83% 0.00% 0.44% 0.15% 0.59% 0.00% 22.28% 1.13% 23.41% 0.04% 10.54% 0.23% 10.82% 87.20%

ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	Total
Oct-22	0.23%	0.00%	0.35%	0.58%
Nov-22	0.30%	0.00%	0.32%	0.62%
Dec-22	0.00%	0.03%	0.19%	0.22%
Jan-23	0.16%	0.03%	0.14%	0.34%
Feb-23	0.10%	0.20%	0.15%	0.44%
Mar-23	0.48%	0.00%	0.32%	0.81%
Apr-23	0.38%	0.13%	0.34%	0.85%
May-23	0.03%	0.12%	0.51%	0.66%
Jun-23	0.56%	0.00%	0.48%	1.04%
Jul-23	0.14%	0.31%	0.49%	0.94%
Aug-23	0.22%	0.21%	0.60%	1.03%
Sep-23	0.59%	0.22%	0.50%	1.31%
MORTGAGE SAFETY NET (Includes COV-19)	No of Accounts	Amount (\$)		
Oct-22	3	385,046		
Nov-22	1	196,830		
Dec-22	-			
Jan-23		-		
Feb-23	1	554,130		
	1			
Mar-23	5	1,782,163		
Apr-23	5	1,785,490		
May-23	5	1,460,532		
Jun-23	4	1,348,731		
Jul-23	9	1,711,757		
Aug-23	9	1,715,300		
Sep-23	3	921,721		
3CP 23	3	221,121		
	No of Associate	Amount (c)		
COVID-19 HARDSHIP	No of Accounts	Amount (\$)		
Mar-22	-	-		
Apr-22	-	-		
May-22	-	-		
Jun-22				
Jul-22		-		
Aug-22				
Sep-22				
Oct-22	-	-		
	No of Accounts	Amount (\$)		
MORTGAGE IN POSSESSION	NO OF ACCOUNTS	Amount (5)		
Oct-22	-	-		
Nov-22	-	-		
Dec-22	-	-		
Dec-22 Jan-23		-		
	-	-		
Jan-23	-	-		
Jan-23 Feb-23 Mar-23	-			
Jan-23 Feb-23 Mar-23 Apr-23	-			
Jan-23 Feb-23 Mar-23 Apr-23 May-23	- - - -	-		
Jan-23 Feb-23 Mar-23 Apr-23 May-23 Jun-23				
Jan-23 Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jul-23				
Jan-23 Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jul-23 Aug-23	- - - - - - - -	- - - - - - - -		
Jan-23 Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jul-23		- - - - - - - - -		
Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jul-23 Jul-23 Sep-23				
Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jul-23 Aug-23 Sep-23 PRINCIPAL LOSS	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	LMI payment (AŞ)	<u>Net loss</u>
Jan-23 Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jul-23 Aug-23 Sep-23 PRINCIPAL LOSS 2020	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	LMI payment (A\$)	<u>Net loss</u>
Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jul-23 Aug-23 Sep-23 PRINCIPAL LOSS 2020 2021	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	LMI payment (A\$)	<u>Net loss</u> - -
Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jul-23 Aug-23 Sep-23 PRINCIPAL LOSS 2020 2021 2022	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	LMI payment (A\$)	<u>Net loss</u> - - -
Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jul-23 Aug-23 Sep-23 PRINCIPAL LOSS 2020 2021 2022 2023	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	LMI payment (A\$) - - - -	<u>Net loss</u> - - - -
Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jul-23 Aug-23 Sep-23 PRINCIPAL LOSS 2020 2021 2022	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	LMI payment (A\$) - - - - - -	<u>Net loss</u> - - - - - -
Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jul-23 Aug-23 Sep-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD	- - - - - - - - - - - - - - - - - - -	- - - - - - - -	- - - - - - - Opening Bond Balance	<u>Net loss</u> - - - - -
Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jul-23 Aug-23 Sep-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Oct-22	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	<u>Net loss</u> - - - - - -
Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jul-23 Aug-23 Sep-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Oct-22 Nov-22	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	- 	<u>Net loss</u> - - - - - -
Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jun-23 Jul-23 Aug-23 Sep-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD OCt-22 Nov-22 Dec-22	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	- 	<u>Net loss</u> - - - - -
Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jul-23 Aug-23 Sep-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Oct-22 Nov-22 Dec-22 Jan-23	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - -	<u>Net loss</u> - - - - - -
Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jul-23 Aug-23 Sep-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Oct-22 Nov-22 Dec-22 Jan-23 Feb-23	- - - - - - - - - - - - - - - - - - -	- 	- 	<u>Net loss</u> - - - - -
Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jul-23 Aug-23 Sep-23 PRINCIPAL LOSS 2020 2021 2022 2022 2023 Total EXCESS SPREAD OCt-22 Doc-22 Jan-23 Feb-23 Mar-23	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - -	Opening Bond Balance \$ 449,511,561 \$ 435,675,819 \$ 421,813,405 \$ 411,879,155 \$ 401,425,784 \$ 391,048,155	<u>Net loss</u> - - - - -
Jan-23 Feb-23 Mar-23 Apr-23 Jul-23 Jul-23 Aug-23 Sep-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Apr-23	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance \$ 449,511,561 \$ 435,675,819 \$ 421,813,405 \$ 411,879,155 \$ 401,425,784 \$ 391,048,155 \$ 381,087,140	<u>Net loss</u> - - - - -
Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jul-23 Aug-23 Sep-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Apr-23 Mar-23	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	<u>Net loss</u> - - - - -
Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jun-23 Jul-23 Aug-23 Sep-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Oct-22 Dec-22 Jan-23 Feb-23 Mar-23 Apr-23 Mar-23 Mar-23 Mar-23 Mar-23	- - - - - - - - - - - - - - - - - - -	- 	- - - - - - - - - - - - - -	<u>Net loss</u> - - - - -
Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jun-23 Jun-23 Sep-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Apr-23 Apr-24 Apr-25 Apr-26	Excess Spread (AS) 90,839.63 261,561.67 346,358.61 354,905.28 33,814.41 75,046.22 339,064.15 239,303.08 151,698.08	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance \$ 449,511,561 \$ 435,675,819 \$ 421,813,405 \$ 411,879,155 \$ 401,425,784 \$ 391,048,155 \$ 381,087,140 \$ 370,157,810 \$ 360,280,391 \$ 346,687,511	<u>Net loss</u> - - - - -
Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jul-23 Aug-23 Sep-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23	Excess Spread (AS) 90,839.63 261,561 354,905.28 33,814.41 75,046.22 339,064.15 239,303.08 151,698.08 216,628.63	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance \$ 449,511,561 \$ 435,675,819 \$ 421,813,405 \$ 411,879,155 \$ 401,425,784 \$ 391,048,155 \$ 381,087,140 \$ 370,157,810 \$ 360,280,391 \$ 346,687,511 \$ 338,469,290	<u>Net loss</u> - - - - -
Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jun-23 Jul-23 Aug-23 Sep-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Apr-23 Mar-23 Jun	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - -	Net loss - - - -
Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jul-23 Aug-23 Sep-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23	Excess Spread (AS) 90,839.63 261,561 354,905.28 33,814.41 75,046.22 339,064.15 239,303.08 151,698.08 216,628.63	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance \$ 449,511,561 \$ 435,675,819 \$ 421,813,405 \$ 411,879,155 \$ 401,425,784 \$ 391,048,155 \$ 381,087,140 \$ 370,157,810 \$ 360,280,391 \$ 346,687,511 \$ 338,469,290	Net loss - - - -
Jan-23 Feb-23 Mar-23 Apr-23 Jul-23 Jul-23 Jul-23 Aug-23 Sep-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Apr-23 Apr-23 Mar-23 Apr-23 Jun-23	Excess Spread (AS) 90,839.63 261,561.67 346,358.61 334,905.28 33,814.41 75,046.22 339,064.15 239,303.08 151,698.08 216,628.63 31,592.05 2,140,811.81	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance \$ 449,511,561 \$ 435,675,819 \$ 421,813,405 \$ 411,879,155 \$ 401,425,784 \$ 391,048,155 \$ 381,087,140 \$ 370,157,810 \$ 360,280,391 \$ 346,687,511 \$ 338,469,290	<u>Net loss</u> - - - -
Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jun-23 Jun-23 Aug-23 Sep-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Oct-22 Jan-23 Feb-23 Mar-23 Apr-23 Jun-24 Jun-25 Jun-25 Jun-25 Jun-25 Jun-25 Jun-26 Jun-27 Jun-27 Jun-27 Jun-27 Jun-27 Jun-27 Jun-27 Jun-28 Jun-29 Jun-29 Jun-29 Jun-29 Jun-29 Jun-29 Jun-29 Jun-29 Jun-29 Jun-29 Jun-29 Jun-20	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance \$ 449,511,561 \$ 435,675,819 \$ 421,813,405 \$ 411,879,155 \$ 401,425,784 \$ 391,048,155 \$ 381,087,140 \$ 370,157,810 \$ 360,280,391 \$ 346,687,511 \$ 338,469,290	<u>Net loss</u> - - - -
Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jun-23 Jun-23 Sep-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Oct-22 Dac-22 Jan-23 Feb-23 Mar-23 Apr-23 Mar-23 Apr-23 Jun-24 Jun-25	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance \$ 449,511,561 \$ 435,675,819 \$ 421,813,405 \$ 411,879,155 \$ 401,425,784 \$ 391,048,155 \$ 381,087,140 \$ 370,157,810 \$ 360,280,391 \$ 346,687,511 \$ 338,469,290	Net loss - - - -
Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jun-23 Jun-23 Aug-23 Sep-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Oct-22 Jan-23 Feb-23 Mar-23 Apr-23 Mar-23 Apr-23 Mar-23 Apr-23 Jun-23	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance \$ 449,511,561 \$ 435,675,819 \$ 421,813,405 \$ 411,879,155 \$ 401,425,784 \$ 391,048,155 \$ 381,087,140 \$ 370,157,810 \$ 360,280,391 \$ 346,687,511 \$ 346,687,511 \$ 338,469,290	Net loss - - - - -
Jan-23 Feb-23 Mar-23 Apr-23 Jul-23 Jul-23 Aug-23 Sep-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Apr-23 Mar-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Mar-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Jul-23 Apr-23 Apr-23 Jul-23 Apr-24 Apr	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance \$ 449,511,561 \$ 435,675,819 \$ 421,813,405 \$ 411,879,155 \$ 401,425,784 \$ 391,048,155 \$ 381,087,140 \$ 370,157,810 \$ 360,280,391 \$ 346,687,511 \$ 346,687,511 \$ 338,469,290	<u>Net loss</u> - - - - -
Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jun-23 Jun-23 Aug-23 Sep-23 PRINCIPAL LOSS 2020 2021 2022 2022 2023 Total EXCESS SPREAD Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Apr-23 Mar-23 Apr-23 Jun-24 Jun-25 Jun-25 Jun-26 Jun-26 Jun-26 Jun-27 Jun-27 Jun-27 Jun-27 Jun-27 Jun-28 Jun-29 Ju	Excess Spread (AS) 90,839.63 261,561.67 346,358.61 354,905.28 33,814.41 75,046.22 339,064.15 239,303.08 151,698.08 216,628.63 31,592.05 2,140,811.81 CPR % p.a 28.49% 29,47% 21.98% 23.76%	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance \$ 449,511,561 \$ 435,675,819 \$ 421,813,405 \$ 411,879,155 \$ 401,425,784 \$ 391,048,155 \$ 381,087,140 \$ 370,157,810 \$ 360,280,391 \$ 346,687,511 \$ 346,687,511 \$ 338,469,290	Net loss - - - - - -
Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jun-23 Jun-23 Aug-23 Sep-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD OCt-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Aug-23 Sep-23 Total Aug-23 Sep-23 Total Aug-23 Sep-23 Mar-23 Aug-23 Sep-23 Total Aug-23 Sep-23 Total Aug-23 Sep-23 Total Aug-23 Sep-23 Total Aug-23 Sep-23 Total Aug-23 Sep-23 Total Aug-23 Sep-23 Total Aug-23 Sep-23 Total Aug-23 Sep-23 Total Aug-23 Sep-23 Total Aug-23 Sep-23 Total Aug-23 Sep-23 Total Aug-23 Sep-23 Total Aug-23 Sep-23 Total Total Aug-23 Sep-23 Total Total Aug-23 Sep-23 Total Total Aug-23 Sep-23 Total Total Aug-23 Sep-23 Total Aug-23 Sep-23 Total Total Aug-23 Sep-23 Total Total Aug-23 Sep-23 Total Total Aug-23 Sep-23 Total Total Total Total Total Cot-22 Nov-22 Dec-22 Jan-23 Sep-23 Total Total Cot-22 Nov-22 Dec-22 Jan-23 Sep-23 Total Cot-22 Nov-22 Dec-22 Jan-23 Sep-23 Total Cot-22 Nov-22 Dec-22 Jan-23 Sep-23 Total Cot-22 Nov-22 Dec-22 Jan-23 Sep-23 Total Cot-22 Nov-22 Dec-22 Jan-23 Sep-23 Total Cot-22 Nov-22 Dec-22 Jan-23 Sep-23 Total Cot-22 Nov-22 Dec-22 Jan-23 Sep-23 Total Cot-22 Nov-22 Dec-22 Sep-23 Cot-22 Sep-23 Cot-22 Sep-23 Cot-22 Cot-22 Sep-23 Cot-22 Cot-22 Cot-22 Cot-22 Cot-22 Cot-22 Cot-22 Cot-22 Cot-22 Cot-22 Cot-22 Cot-22 Cot-22 Cot-22 Cot-22 Cot-	- 	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance \$ 449,511,561 \$ 435,675,819 \$ 421,813,405 \$ 411,879,155 \$ 401,425,784 \$ 391,048,155 \$ 381,087,140 \$ 370,157,810 \$ 360,280,391 \$ 346,687,511 \$ 346,687,511 \$ 338,469,290	Net loss - - - - -
Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jun-23 Jun-23 Sep-23 PRINCIPAL LOSS 2020 2020 2021 2022 2023 Total EXCESS SPREAD Oct-22 Nov-22 Dec-22 Jan-23 Apr-23 Apr-23 Apr-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Sep-23 Total Aug-23 Sep-23 Sep-23 Total Aug-23 Sep-23	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance \$ 449,511,561 \$ 435,675,819 \$ 421,813,405 \$ 411,879,155 \$ 401,425,784 \$ 391,048,155 \$ 381,087,140 \$ 370,157,810 \$ 360,280,391 \$ 346,687,511 \$ 346,687,511 \$ 338,469,290	Net loss - - - - -
Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jun-23 Jul-23 Aug-23 Sep-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Apr-23 Jul-23 Aug-23 Sep-23 Total ANUALISED CPR Oct-22 Nov-22 Dec-22 Jan-23 Feb-23 Mar-23 Agr-23 Sep-23 Total	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance \$ 449,511,561 \$ 435,675,819 \$ 421,813,405 \$ 411,879,155 \$ 401,425,784 \$ 391,048,155 \$ 381,087,140 \$ 370,157,810 \$ 360,280,391 \$ 346,687,511 \$ 346,687,511 \$ 338,469,290	Net loss - - - - -
Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jun-23 Jun-23 Sep-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Oct-22 Dac-22 Jan-23 Feb-23 Mar-23 Apr-23 Jun-23	- 	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance \$ 449,511,561 \$ 435,675,819 \$ 421,813,405 \$ 411,879,155 \$ 401,425,784 \$ 391,048,155 \$ 381,087,140 \$ 370,157,810 \$ 360,280,391 \$ 346,687,511 \$ 346,687,511 \$ 338,469,290	Net loss - - - -
Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jun-23 Jun-23 Sep-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Oct-22 Nov-22 Dec-22 Jan-23 Apr-23 Mar-23 Apr-23 Sep-23 Total AURENTIAL SEC CPR Oct-22 Nov-22 Dec-22 Jun-23 Jun-23 Sep-23 Total	- 	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance \$ 449,511,561 \$ 435,675,819 \$ 421,813,405 \$ 411,879,155 \$ 401,425,784 \$ 391,048,155 \$ 381,087,140 \$ 370,157,810 \$ 360,280,391 \$ 346,687,511 \$ 346,687,511 \$ 338,469,290	Net loss - - - - -
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Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jun-23 Jun-23 Sep-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Oct-22 Nov-22 Dec-22 Jan-23 Apr-23 Mar-23 Apr-23 Sep-23 Total AURENTIAL SEC CPR Oct-22 Nov-22 Dec-22 Jun-23 Jun-23 Sep-23 Total	- 	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance \$ 449,511,561 \$ 435,675,819 \$ 421,813,405 \$ 411,879,155 \$ 401,425,784 \$ 391,048,155 \$ 381,087,140 \$ 370,157,810 \$ 360,280,391 \$ 346,687,511 \$ 346,687,511 \$ 338,469,290	Net loss - - - - - -

RESERVES	Available	Drawn	
Principal Draw		-	
Liquidity Reserve Account	2,686,167.40	-	
Income Reserve	150,000.00	-	
SUPPORTING RATINGS			
Role	<u>Party</u>	Current Rating S&P / Moodys	<u>Rating Trigger S&P</u> /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		
Servicer Ranking or Rating:	BBB/Baa2		
Servicer Rating:	N/A		
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 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 2022-2 Trust		
	Progress 2023-1 Trust		
	Progress Warehouse Trust	No .1	
Back-Up Servicer:	Perpetual Trustee (Cold)		