PROGRESS 2014-2 TRUST

Tuesday, 20 November 2018

| Transaction Name: | Progress 2014-2 Trust | | | | | | |
|--|---------------------------|----------------------|----------------------|--|--|--|--|
| Trustee: | Perpetual Trustee Compar | ny Limited | | | | | |
| Security Trustee: | P.T. Limited | | | | | | |
| Originator: | AMP Bank Limited | | | | | | |
| Servicer & Custodian: | AMP Bank Limited | | | | | | |
| Issue Date: | Friday, 28th November 20 | 14 | | | | | |
| Maturity Date: | Friday, 20th July 2046 | | | | | | |
| Payment Date: | The 20th day of each mon | th | | | | | |
| Business Day for Payments: | Sydney & Melbourne | | | | | | |
| Determination Date & Ex-Interest Date: | Three Business Days befor | e each Payment Date. | | | | | |
| | Base | Margin | Interest Calculation | | | | |
| Class A Notes | 1 M BBSW | 80bps | Actual/365 | | | | |
| Class AB Notes | 1 M BBSW | 155bps | Actual/365 | | | | |
| | 4.44.00001/ | 240 | 1000 | | | | |

| Class B Notes | | 1 M BBSW | 240bps | Actual/365 | | | |
|----------------|----------|-----------------------|------------------|-----------------------|----------------------|-------------|---------------------|
| Class C Notes | | 1 M BBSW | 350bps | Actual/366 | | | |
| Class D Notes | | 1 M BBSW | 500bps | Actual/365 | | | |
| | | | Current Invested | | | Current | |
| | Currency | Initial Stated Amount | Amount | Current Stated Amount | Percentages at Issue | Percentages | Rating Fitch/Moodys |
| Class A Notes | A\$ | 920,000,000.00 | 288,869,731.13 | 288,869,731.13 | 92.00% | 84.43% | AAA / Aaa |
| Class AB Notes | A\$ | 48,000,000.00 | 30,673,103.91 | 30,673,103.91 | 4.80% | 8.96% | AAA /n.r |
| Class B Notes | A\$ | 21,000,000.00 | 13,419,482.99 | 13,419,482.99 | 2.10% | 3.92% | AA+/n.r. |
| Class C Notes | A\$ | 6,000,000.00 | 4,195,115.00 | 4,195,115.00 | 0.60% | 1.23% | A |
| Class D Notes | Α\$ | 5,000,000.00 | 5,000,000.00 | 5,000,000.00 | 0.50% | 1.46% | n.r/n.r |
| TOTAL | | 1,000,000,000.00 | 342,157,433.03 | 342,157,433.03 | 100.00% | 100.00% | |

Current Payment Date:

Tuesday, 20 November 2018 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 | 0.3206 | 2.6500% | 20-Nov-18 | 920,000 | 0.68 | 6.66 | 0.3140 |
| Class AB Notes | 0.6526 | 3.4000% | 20-Nov-18 | 48,000 | 1.76 | 13.55 | 0.6390 |
| Class B Notes | 0.6526 | 4.2500% | 20-Nov-18 | 21,000 | 2.20 | 13.55 | 0.6390 |
| Class C Notes | 0.7105 | 5.3500% | 20-Nov-18 | 6,000 | 3.02 | 11.29 | 0.6992 |
| Class D Notes | 1.0000 | 6.8500% | 20-Nov-18 | 5,000 | 5.44 | - | 1.0000 |

| TOTAL | | 1,000,000 13.10 | 45.05 |
|--|-----------------|------------------|-------|
| COLLATERAL INFORMATION | At Issue | <u>Oct - 18</u> | |
| Total pool size: | \$991,491,258 | \$339,249,094.85 | |
| Total Number Of Loans (UnConsolidated): | 4830 | 2050 | |
| Total number of loans (consolidating split loans): | 3379 | 1483 | |
| Average loan Size: | \$293,427 | \$228,758.66 | |
| Maximum loan size: | \$1,000,000 | \$1,000,000.00 | |
| Fotal property value: | \$1,748,561,131 | \$756,326,627.00 | |
| Number of Properties: | 3627 | 1573 | |
| Average property value: | \$482,096 | \$480,817.94 | |
| Average current LVR: | 58.16% | 46.31% | |
| Average Term to Maturity (months): | 305 | 256.49 | |
| Maximum Remaining Term to Maturity (months): | 356 | 308.09 | |
| Weighted Average Seasoning (months): | 38 | 85.28 | |
| Weighted Average Current LVR: | 65.36% | 60.17% | |
| Weighted Average Term to Maturity (months): | 313 | 267.60 | |
| % of pool with loans > \$500,000: | 26.53% | 21.73% | |
| % of pool (amount) LoDoc Loans: | 0.00% | 0.00% | |
| Maximum Current LVR: | 95.00% | 377.89% | |
| % Fixed Rate Loans(Value): | 25.40% | 7.25% | |
| % Interst Only loans (Value): | 41.74% | 17.40% | |
| Weighted Average Mortgage Interest: | 5.21% | 4.62% | |
| Investment Loans: | 29.94% | 27.75% | |
| Outstanding Balance Distribution | \$ % at Issue | <u>Oct - 18</u> | |
| ≤\$0 | 0.00% | -0.08% | |
| > \$0 and ≤ \$100,000 | 2.35% | 4.33% | |
| > \$100,000 and ≤ \$150,000 | 4.38% | 6.67% | |
| > \$150,000 and ≤ \$200,000 | 7.22% | 9.00% | |
| > \$200,000 and ≤ \$250,000 | 10.79% | 12.98% | |
| > \$250,000 and ≤ \$300,000 | 12.45% | 10.99% | |
| > \$300,000 and ≤ \$350,000 | 11.17% | 11.35% | |
| > \$350,000 and ≤ \$400,000 | 10.09% | 10.12% | |
| > \$400,000 and ≤ \$450,000 | 8.31% | 7.10% | |
| > \$450,000 and ≤ \$500,000 | 6.72% | 5.79% | |
| > \$500,000 and ≤ \$550,000 | 4.38% | 3.83% | |
| > \$550,000 and ≤ \$600,000 | 5.01% | 5.08% | |
| > \$600,000 and ≤ \$650,000 | 3.73% | 2.75% | |
| > \$650,000 and ≤ \$700,000 | 2.65% | 2.38% | |
| > \$700,000 and ≤ \$750,000 | 2.99% | 2.11% | |
| > \$750,000 and ≤ \$800,000 | 1.33% | 0.91% | |
| > \$800,000 and ≤ \$850,000 | 2.57% | 1.70% | |
| > \$850,000 and ≤ \$900,000 | 0.88% | 1.29% | |
| > \$900,000 and ≤ \$950,000 | 1.50% | 1.09% | |
| > \$950,000 and ≤ \$1,000,000 | 1.47% | 0.58% | |
| Total | 100.00% | 100.00% | |

| Outstands Educe UV Distribution S 2 strate One 1 0.0000 0.0000 0.0000 0.0000 2.0000 0.0000 0.0000 0.0000 2.0000 0.0000 0.0000 0.0000 2.0000 0.0000 0.0000 0.0000 2.0000 0.0000 0.0000 0.0000 2.0000 0.0000 0.0000 0.0000 2.0000 0.0000 0.0000 0.0000 2.0000 0.0000 0.0000 0.0000 2.0000 0.0000 0.0000 0.0000 2.00000 0.0000 0.0000 0.0000 2.00000 0.0000 0.0000 0.0000 2.00000 0.0000 0.0000 0.0000 2.00000 0.0000 0.0000 0.0000 2.000000 0.0000 0.0000 0.0000 2.000000 0.00000 0.0000 0.0000 2.000000 0.00000 0.0000 0.0000 2.00000000 0.00000 <td< th=""><th>Outstanding Balance LVP Distribution</th><th>¢ 0/ at leave</th><th>0 10</th></td<> | Outstanding Balance LVP Distribution | ¢ 0/ at leave | 0 10 | |
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| Unhammed 0.00% 0.35% Seatoning Analysis 5 % at issue Oct - 18 -3 mits and 5 6 mits 2.36% 0.00% -3 mits and 5 12 mits 1.40% 0.00% -9 mits and 5 12 mits 1.44% 0.00% -9 mits and 5 12 mits 1.44% 0.00% -9 mits and 5 12 mits 1.44% 0.00% -12 mits and 5 2 mits 1.28% 0.00% -13 mits and 5 2 mits 1.28% 0.00% -13 mits and 5 2 mits 1.28% 0.00% -24 mits and 5 4 mits 1.39% 0.00% -26 mits and 5 4 mits 5.23% 6.19% -26 mits and 5 9 cmits 2.23% 2.26% -27 mits and 5 4 mits 3.23% 2.66% -28 dmits and 5 100 mits 2.23% 1.13% -28 mits and 5 100 mits 2.24% 1.20% -28 mits and 5 4 mits 2.23% 2.20% -20 mits and 5 4 mits 2.23% 1.13% -20 mits and 5 4 mits 2.26% 1.78% -20 mits and 5 4 mits 2.26% <td>Genworth</td> <td>21.61%</td> <td>23.62%</td> | Genworth | 21.61% | 23.62% | |
| Total 100.00% 100.00% Seasoning Analysis 5 % at issue Oct. 18 > 3 mths and 5 0 mths 2.36% 0.00% > 6 mths and 5 0 mths 1.40% 0.00% > 9 mths and 5 12 mths 1.68% 0.00% > 12 mths and 5 13 mths 5.01% 0.00% > 12 mths and 5 13 mths 1.20% 0.00% > 14 mths and 5 13 mths 1.20% 0.00% > 14 mths and 5 20 mths 1.20% 0.00% > 14 mths and 5 21 mths 1.20% 0.00% > 14 mths and 5 21 mths 1.20% 0.00% > 24 mths and 5 21 mths 1.20% 0.00% > 36 mths and 5 40 mths 2.37% 0.00% > 36 mths and 5 40 mths 2.37% 0.00% > 60 mths and 5 72 mths 2.23% 2.25% 2.25% > 60 mths and 5 120 mths 2.23% 2.26% 1.78% > 120 mths 2.87% 1.118% 1.20% Total 0.000% 0.000% 0.000% Geographic Distribution 5 % at issue | QBE | 78.39% | 76.03% | |
| Seasoning Analysis S X at Issue Oct18 > 3 mths and S 6 mths 1.40% 0.00% > 9 mths and S 12 mths 1.40% 0.00% > 9 mths and S 12 mths 1.68% 0.00% > 1 mths and S 15 mths 1.14% 0.00% > 15 mths and S 12 mths 5.01% 0.00% > 15 mths and S 21 mths 5.01% 0.00% > 24 mths and S 21 mths 1.280% 0.00% > 24 mths and S 60 mths 2.97% 0.00% > 24 mths and S 60 mths 1.97% 0.00% > 26 mths and S 10 mths 1.97% 0.00% > 26 mths and S 10 mths 2.03% 3.24% > 20 mths and S 10 mths 1.97% 0.00% > 27 mths and S 60 mths 1.02% 1.26% > 100 mths and S 10 mths 2.28% 2.20% > 100 mths 2.28% 2.20% > 100 mths 2.87% 1.18% > 100 mths 2.87% 1.28% > 100 mths 2.87% 1.28% > 100 mths 2.87% 1.28% <td>Uninsured</td> <td>0.00%</td> <td>0.35%</td> | Uninsured | 0.00% | 0.35% | |
| 3 mths and 5 mths 2.3% 0.00% 9 mths and 5 12 mths 1.6% 0.00% 9 mths and 5 12 mths 1.6% 0.00% 12 mths and 5 15 mths 1.6% 0.00% 12 mths and 5 18 mths 5.01% 0.00% 12 mths and 5 21 mths 12.80% 0.00% 13 mths and 5 21 mths 13.95% 0.00% 24 mths and 5 4 mths 13.95% 0.00% 24 mths and 5 6 0 mths 5.32% 6.19% 26 mths and 5 6 0 mths 2.33% 32.66% 26 mths and 5 108 mths 0.96% 6.29% 20 mths and 5 120 mths 2.87% 1.18% 120 mths 2.87% 1.18% 120 mths 2.87% 1.00.00% 120 mths 2.87% 1.18% 120 mths 2.87% 1.00.00% 120 mths 3.67%< | Total | 100.00% | 100.00% | |
| 3 mths and 5 mths 2.3% 0.00% 9 mths and 5 12 mths 1.6% 0.00% 9 mths and 5 12 mths 1.6% 0.00% 12 mths and 5 15 mths 1.6% 0.00% 12 mths and 5 15 mths 1.14% 0.00% 12 mths and 5 21 mths 5.01% 0.00% 13 mths and 5 21 mths 13.95% 0.00% 24 mths and 5 4 mths 13.95% 0.00% 24 mths and 5 6 0 mths 5.32% 6.19% 24 mths and 5 6 0 mths 3.32% 2.66% 26 mths and 5 120 mths 2.03% 32.40% 20 mths and 5 120 mths 2.82% 1.18% 120 mths 2.82% 1.20% 120 mths 2.82% 1.20% 120 mths 2.82% 1.00.00% 120 mths 2.82% 1.00.00% 120 mths 2.84% 0.01% 120 mths 2.84% 0.01% 120 mths 2.84% 0.01% 120 mths 2.84% 0.01% 120 mths 3.84% | | | | |
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| >9 mts and ≤ 12 mts 1.68% 0.00% > 13 mts and ≤ 15 mts 1.14% 0.00% > 15 mts and ≤ 18 mts 1.240% 0.00% > 18 mts and ≤ 18 mts 12.20% 0.00% > 24 mts and ≤ 24 mts 13.95% 0.00% > 24 mts and ≤ 24 mts 13.95% 0.00% > 24 mts and ≤ 24 mts 13.97% 0.00% > 36 mts and ≤ 48 mts 13.97% 0.00% > 46 mts and ≤ 72 mts 2.03% 22.07% 0.00% > 60 mts and ≤ 72 mts 2.03% 22.07% 0.00% > 72 mts and ≤ 108 mts 0.96% 6.23% 2.20% > 96 mts and ≤ 108 mts 2.67% 11.18% 100.00% Total 100.00% 100.00% 100.00% Cocr 18 2.26% 1.78% 102.1% NSW - Inner city 0.05% 0.00% 0.21% NSW - Inner city 0.05% 0.00% 0.21% NSW - Inner city 0.05% 0.00% 0.21% NSW - Inner city 0.03% 0.25% | | | | |
| > 12 mts and s 15 mtts 1.14% 0.00% > 15 mts and s 15 mtts 5.01% 0.00% > 16 mts and s 21 mtts 12.80% 0.00% > 21 mts and s 21 mtts 13.95% 0.00% > 24 mts and s 36 mtts 29.07% 0.00% > 24 mts and s 48 mtts 13.97% 0.00% > 46 mts and s 60 mtts 2.03% 2.240% > 46 mts and s 60 mtts 2.03% 2.240% > 72 mts and s 48 mtts 2.03% 2.240% > 72 mts and s 108 mtts 2.03% 2.240% > 72 mts and s 108 mtts 2.03% 2.240% > 72 mts and s 108 mtts 2.03% 2.240% > 96 mts and s 108 mtts 2.03% 2.20% > 108 mts and s 120 mtts 2.87% 1.18% Total 100.00% 100.00% Strait save 0.01% Strait save 0.21% Contist 1.18% Total XT 2.26% 1.28% NT Herro 2.26% 1.28% NT Herro 0.05% 0.00% <td col<="" td=""><td></td><td></td><td></td></td> | <td></td> <td></td> <td></td> | | | |
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| | ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Inner city TAS - Inner city TAS - Metro | 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.45% 0.45% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.39% | 1.78% 1.78% 26.57% 10.21% 36.78% 0.47% 0.14% 0.61% 7.11% 18.37% 0.05% 5.40% 0.35% 5.80% 0.21% 0.57% | |
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| | ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Inner city SA - Inner city TAS - Inner city TAS - Inner city TAS - Metro Total TAS VIC - Inner city | 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.43% 0.15% 0.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69% | 1.78% 1.78% 0.00% 26.57% 10.21% 36.78% 0.47% 0.14% 0.61% 7.11% 18.37% 0.05% 5.40% 0.35% 5.80% 0.21% 0.21% 0.78% 0.78% | |
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| | ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Non metro Total SA TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro VIC - Metro Total VIC WA - Inner city | 2.26% 2.26% 2.26% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 5.45% 0.04% 0.26% 0.39% 0.69% 0.34% 18.92% 2.07% 21.33% | 1.78% 1.78% 0.00% 26.57% 10.21% 36.78% 0.47% 0.14% 0.61% 0.00% 11.26% 7.11% 18.37% 0.05% 5.40% 0.35% 5.80% 0.00% 0.21% 0.57% 0.78% 0.15% 16.18% 1.95% 18.29% 0.10% | |
| WA - Inner city 0.15% 0.10% WA - Metro 12.24% 15.63% WA - Non metro 1.27% 1.86% | ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Inner city VIC - Non metro Total TAS | 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.45% 0.45% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.39% 0.26% 0.39% 0.69% 0.34% 18.92% 2.07% 21.33% 0.15% 12.24% | 1.78% 1.78% 0.00% 26.57% 10.21% 36.78% 0.47% 0.14% 0.61% 0.00% 11.26% 7.11% 18.37% 0.05% 5.40% 0.25% 5.40% 0.25% 0.25% 0.21% 0.57% 0.78% 0.57% 0.78% 16.18% 1.95% 18.29% 0.10% 15.63% | |
| WA - Metro 12.24% 15.63% | ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro | 2.26% 2.26% 2.26% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69% 0.34% 18.92% 2.07% 21.33% 0.15% 12.24% 1.27% | 1.78% 1.78% 0.00% 26.57% 10.21% 36.78% 0.47% 0.14% 0.61% 11.26% 7.11% 18.37% 0.05% 5.40% 0.05% 5.40% 0.35% 5.80% 0.00% 0.21% 0.78% 0.78% 16.18% 1.95% 18.29% 0.10% 0.15% 16.63% 1.86% | |
| WA - Metro 12.24% 15.63% WA - Non metro 1.27% 1.86% | ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro | 2.26% 2.26% 2.26% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69% 0.34% 18.92% 2.07% 21.33% 0.15% 12.24% 1.27% | 1.78% 1.78% 0.00% 26.57% 10.21% 36.78% 0.47% 0.14% 0.61% 11.26% 7.11% 18.37% 0.05% 5.40% 0.05% 5.40% 0.35% 5.80% 0.00% 0.21% 0.78% 0.78% 16.18% 1.95% 18.29% 0.10% 0.15% 16.63% 1.86% | |
| WA - Metro 12.24% 15.63% WA - Non metro 1.27% 1.86% | ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Inner city TAS - Metro TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city 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 | 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.39% 0.26% 0.34% 18.92% 2.07% 21.33% 0.15% 12.24% 1.27% 13.66% | 1.78% 1.78% 0.00% 26.57% 10.21% 36.78% 0.47% 0.14% 0.61% 7.11% 18.37% 0.05% 5.40% 0.35% 5.40% 0.21% 0.57% 0.78% 0.21% 1.5% 16.18% 1.95% 18.29% 0.10% 15.63% 1.8% 17.58% | |
| WA - Metro 12.24% 15.63% WA - Non metro 1.27% 1.86% Total WA 13.66% 17.58% | ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Inner city TAS - Inner city TAS - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Metro VIC - Metro VIC - Non metro Total IAS VIC - Inner city VIC - Metro VIC - Metro | 2.26% 2.26% 2.26% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.33% 0.69% 0.34% 18.92% 2.07% 21.33% 0.15% 12.24% 1.27% 13.66% | 1.78% 1.78% 0.00% 26.57% 10.21% 36.78% 0.47% 0.14% 0.61% 11.26% 7.11% 18.37% 0.05% 5.40% 0.05% 5.40% 0.05% 5.40% 0.35% 16.18% 1.95% 18.29% 0.10% 0.15% 18.29% 0.10% 0.15% 1.8% 1.75% 0.30% | |
| WA - Metro 12.24% 15.63% WA - Non metro 1.27% 1.86% Total WA 13.66% 17.58% Total Inner City 0.69% 0.30% | ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Metro QLD - Metro QLD - Metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro VIC - Metro VIC - Metro Total VIC WA - Inner city WA - Inner city WA - Non metro Total VIC WA - Inner city WA - Non metro Total IVA | 2.26% 2.26% 2.26% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.34% 18.92% 2.07% 21.33% 0.15% 12.24% 1. | 1.78% 1.78% 1.78% 0.00% 26.57% 10.21% 36.78% 0.47% 0.14% 0.61% 0.00% 11.26% 7.11% 18.37% 0.05% 5.40% 0.35% 5.80% 0.00% 0.21% 0.57% 0.78% 16.18% 1.95% 18.29% 0.10% 15.63% 0.30% 7.75% | |
| WA - Metro 12.24% 15.63% WA - Non metro 1.27% 1.86% Total WA 13.66% 17.58% Total Inner City 0.69% 0.30% Total Netro 79.13% 77.50% Total Non Metro 20.18% 22.19% Secured by Term Deposit 0.00% 0.00% | ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total ITAS VIC - Inner city VIC - Non metro Total ITAS VIC - Inner city VIC - Non metro Total ITAS VIC - Inner city VIC - Non metro Total ITAS | 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.39% 0.26% 0.39% 0.45% 5.45% 0.04% 0.26% 0.39% 0.56% 0.34% 18.92% 2.07% 21.33% 0.15% 12.24% 1.27% 13.66% 0.69% 79.13% 20.18% | 1.78% 1.78% 1.78% 0.00% 26.57% 10.21% 36.78% 0.47% 0.14% 0.61% 0.00% 11.26% 7.11% 18.37% 0.05% 5.40% 0.05% 5.40% 0.35% 5.80% 0.05% 0.21% 0.21% 0.57% 16.18% 1.95% 18.29% 0.10% 1.56% 1.86% 1.75% 0.30% 7.75% 0.30% 7.75% 0.30% 7.75% 0.00% 0.05% 0.00% 0.05% 0.00% 0.05% 0.00% 0.05% 0.00% 0.05% 0.00% 0.05% 0.00% 0.00% 0.05% 0.00% 0.05% 0.00% 0.05% 0.05% 0.00% 0.05% 0.00% 0.05% 0.00% 0.00% 0.21% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.00% 0.05% 0.05% 0.05% 0.00% 0.05% 0.05% 0.00% 0.05% 0.00% 0.05% 0.00% 0. | |
| Total VIC 21.33% 18.29% | ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Non metro Total SA VIC - Inner city VIC - Inner city VIC - Metro | 2.26% 2.26% 2.26% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 5.45% 5.45% 0.04% 0.26% 0.39% 0.69% 0.34% 18.92% 2.07% | 1.78% 1.78% 0.00% 26.57% 10.21% 36.78% 0.47% 0.14% 0.61% 0.00% 11.26% 7.11% 18.37% 0.05% 5.40% 0.35% 5.80% 0.00% 0.21% 0.57% 0.78% 0.15% | |
| | ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro | 2.26% 2.26% 2.26% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 5.45% 5.45% 0.04% 0.26% 0.39% 0.69% 0.34% 18.92% 2.07% | 1.78% 1.78% 0.00% 26.57% 10.21% 36.78% 0.47% 0.14% 0.61% 0.00% 11.26% 7.11% 18.37% 0.05% 5.40% 0.35% 5.80% 0.00% 0.21% 0.57% 0.78% 0.15% | |
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| WA - Inner city 0.15% 0.10% | ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Metro QLD - Wetro QLD - Wetro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Inner city TAS - Inner city TAS - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC | 2.26% 2.26% 2.26% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.45% 0.43% 0.43% 0.54% 0.43% 0.51% 0.43% 0.51% 0.43% 0.51% 0.43% 0.51% 0.43% 0.55% 0.49% 0.05% 0.49% 0.05% 0.49% 0.05% 0.49% 0.05% 0.49% 0.05% 0.49% 0.05% 0.49% 0.05% 0.49% 0.05% 0.49% 0.05% 0.49% 0.03% 4.9% 0.45% | 1.78% 1.78% 2.657% 10.21% 3.6.78% 0.47% 0.14% 0.61% 11.26% 7.11% 18.37% 0.05% 5.40% 0.35% 5.80% 0.00% 0.21% 0.78% 0.78% 16.18% 1.95% 18.29% | |
| | ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Non metro Total SA TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro VIC - Mometro Total TAS | 2.26% 2.26% 2.26% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69% 0.34% 18.92% 2.07% 21.33% | 1.78% 1.78% 0.00% 26.57% 10.21% 36.78% 0.47% 0.14% 0.61% 0.00% 11.26% 7.11% 18.37% 0.05% 5.40% 0.35% 5.80% 0.00% 0.21% 0.57% 0.78% 0.15% 16.18% 1.95% 18.29% 0.10% | |
| WA - Metro 12.24% 15.63% WA - Non metro 1.27% 1.86% | ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro | 2.26% 2.26% 2.26% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69% 0.34% 18.92% 2.07% 21.33% 0.15% 12.24% 1.27% | 1.78% 1.78% 0.00% 26.57% 10.21% 36.78% 0.47% 0.14% 0.61% 11.26% 7.11% 18.37% 0.05% 5.40% 0.05% 5.40% 0.35% 5.80% 0.00% 0.21% 0.78% 0.78% 16.18% 1.95% 18.29% 0.10% 0.15% 16.63% 1.86% | |
| WA - Metro 12.24% 15.63% WA - Non metro 1.27% 1.86% | ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro | 2.26% 2.26% 2.26% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69% 0.34% 18.92% 2.07% 21.33% 0.15% 12.24% 1.27% | 1.78% 1.78% 0.00% 26.57% 10.21% 36.78% 0.47% 0.14% 0.61% 11.26% 7.11% 18.37% 0.05% 5.40% 0.05% 5.40% 0.35% 5.80% 0.00% 0.21% 0.78% 0.78% 16.18% 1.95% 18.29% 0.10% 0.15% 16.63% 1.86% | |
| WA - Metro 12.24% 15.63% WA - Non metro 1.27% 1.86% Total WA 13.66% 17.58% Total Inner City 0.69% 0.30% | ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Inner city TAS - Inner city TAS - Inner city TAS - Non metro Total SA TAS - Inner city VIC - Inner city VIC - Metro VIC - Metro VIC - Non metro Total VC WA - Inner city WA - Metro WA - Non metro Total WA | 2.26% 2.26% 2.26% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.33% 0.69% 0.34% 18.92% 2.07% 21.33% 0.15% 12.24% 1.27% 13.66% | 1.78% 1.78% 0.00% 26.57% 10.21% 36.78% 0.47% 0.14% 0.61% 0.00% 11.26% 7.11% 18.37% 0.05% 5.40% 0.05% 5.40% 0.35% 5.80% 0.00% 0.21% 0.57% 16.18% 1.95% 18.29% 0.10% 1.56% 1.8% 1.75% 1.8% 0.30% | |
| WA - Metro 12.24% 15.63% WA - Non metro 1.27% 1.86% Total WA 13.66% 17.58% Total Inner City 0.69% 0.30% Total Metro 79.13% 77.50% | ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro VIC - Inner city VIC - Metro Total VIC WA - Inner city WA - Inner city WA - Non metro Total VIC | 2.26% 2.26% 2.26% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.34% 18.92% 2.07% 21.33% 0.15% 12.24% 1. | 1.78% 1.78% 1.78% 0.00% 26.57% 10.21% 36.78% 0.47% 0.14% 0.61% 0.00% 11.26% 7.11% 18.37% 0.05% 5.40% 0.35% 5.80% 0.00% 0.21% 0.57% 0.78% 16.18% 1.95% 18.29% 0.10% 15.63% 0.30% 7.75% | |
| WA - Metro 12.24% 15.63% WA - Non metro 1.27% 1.86% Total Inner City 0.69% 0.30% Total Metro 79.13% 77.50% Total Non Metro 20.18% 22.19% | ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Inner city WA - Metro WA - Inner city WA - Metro Total Inner City Total Inner City | 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.39% 0.26% 0.39% 0.45% 5.45% 0.04% 0.26% 0.39% 0.56% 0.34% 18.92% 2.07% 21.33% 0.15% 12.24% 1.27% 13.66% 0.69% 79.13% 20.18% | 1.78% 1.78% 1.78% 0.00% 26.57% 10.21% 36.78% 0.47% 0.14% 0.61% 0.00% 11.26% 7.11% 18.37% 0.05% 5.40% 0.25% 0.35% 0.25% 0.21% 0.78% 0.57% 0.78% 16.18% 1.95% 18.29% 0.10% 15.63% 1.86% 1.75% 0.30% 0.30% 0.21% 0.21% 0.21% 0.47% 0.5% 0.47% 0.5% 0.5% 0.5% 0.5% 0.5% 0.7% 0.2% 0 | |
| WA - Metro 12.24% 15.63% WA - Non metro 1.27% 1.86% Total Inner City 0.69% 0.30% Total Metro 79.13% 77.50% Total Non Metro 20.18% 22.19% | ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Inner city TAS - Inner city TAS - Inner city TAS - Inner city TAS - Metro Total SA TAS - Inner city VIC - Inner city VIC - Metro VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total Inner City TAS - Inner city TAS - Inner city VIC - Metro VIC - METO VIC - | 2.26% 2.26% 2.26% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 0.56% 0.66% 0.00% 0.00% | 1.78% 1.78% 1.78% 0.00% 26.57% 10.21% 36.78% 0.47% 0.14% 0.61% 0.00% 11.26% 7.11% 18.37% 0.05% 5.40% 0.05% 5.40% 0.35% 5.80% 0.05% 0.21% 0.21% 0.57% 16.18% 1.95% 18.29% 0.10% 1.56% 1.86% 1.75% 0.30% 7.75% 0.30% 7.75% 0.30% 7.75% 0.00% 0.05% 0.00% 0.05% 0.00% 0.05% 0.00% 0.05% 0.00% 0.05% 0.00% 0.05% 0.00% 0.00% 0.05% 0.00% 0.05% 0.00% 0.05% 0.05% 0.00% 0.05% 0.00% 0.05% 0.00% 0.00% 0.05% 0.00% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.00% 0.05% 0.05% 0.05% 0.00% 0.05% 0.05% 0.00% 0.05% 0.00% 0. | |

| ARREARS \$ % (scheduled balance basis) | <u>31-60</u> | <u>61-90</u> | <u>90+</u> | Total |
|--|----------------|--------------|-------------------|----------|
| Oct-17 | 0.17% | 0.00% | 0.29% | 0.46% |
| Nov-17 | 0.28% | 0.05% | 0.25% | 0.58% |
| Dec-17 | 0.44% | 0.27% | 0.17% | 0.88% |
| Jan-18 | 0.67% | 0.17% | 0.39% | 1.23% |
| Feb-18 | 0.43% | 0.24% | 0.49% | 1.16% |
| Mar-18 | 0.27% | 0.36% | 0.56% | 1.19% |
| Apr-18 | 0.10% | 0.17% | 0.60% | 0.87% |
| May-18 | 0.33% | 0.01% | 0.65% | 0.99% |
| Jun-18 | 0.29% | 0.05% | 0.67% | 1.01% |
| Jul-18 | 0.20% | 0.16% | 0.58% | 0.95% |
| Aug-18 | 0.18% | 0.00% | 0.70% | 0.88% |
| Sep-18 | 0.43% | 0.10% | 0.61% | 1.15% |
| Oct-18 | 0.47% | 0.00% | 0.65% | 1.12% |
| MORTGAGE SAFETY NET | No of Accounts | Amount (\$) | | |
| Oct-17 | 5 | 1,321,244 | | |
| Nov-17 | 2 | 568,699 | | |
| Dec-17 | 7 | 1,687,748 | | |
| Jan-18 | 7 | 1,691,869 | | |
| Feb-18 | 7 | 1,936,707 | | |
| Mar-18 | 8 | 1,752,348 | | |
| Apr-18 | 4 | 1,300,673 | | |
| May-18 | 6 | 1,481,877 | | |
| Jun-18 | 6 | 1,484,570 | | |
| Jul-18 | 5 | 1,324,871 | | |
| Aug-18 | 8 | 2,191,051 | | |
| Sep-18 | 8 | 2,199,738 | | |
| Oct-18 | 6 | 1,678,964 | | |
| MORTGAGE IN POSSESSION | No of Accounts | Amount (\$) | | |
| Oct-17 | - | - | | |
| Nov-17 | - | - | | |
| Dec-17 | - | - | | |
| Jan-18 | - | - | | |
| Feb-18 | - | - | | |
| Mar-18 | - | - | | |
| Apr-18 | - | - | | |
| May-18 | - | - | | |
| Jun-18 | - | - | | |
| Jul-18 | 1 | 445,927 | | |
| Aug-18 | 1 | 451,255 | | |
| Sep-18 | 1 | 452,236 | | |
| Oct-18 | 1 | 453,466 | | |
| PRINCIPAL LOSS | No. of loans | Gross Loss | LMI payment (A\$) | Net loss |
| 2017 | 3 | 807,758 | 805,031 | 2 |
| Total | 3 | 807,758 | 805,031 | 2 |

| PRINCIPAL LOSS | No. of loans | Gross Loss | LMI payment (A\$) | Net loss |
|----------------|---------------------|---------------------|----------------------|----------|
| 2017 | 3 | 807,758 | 805,031 | 2,728 |
| Total | 3 | 807,758 | 805,031 | 2,728 |
| | | | | |
| EXCESS SPREAD | Excess Spread (A\$) | Excess Spread % p.a | Opening Bond Balance | |
| Nov-17 | 347,974.51 | 0.98% | \$ 424,643,489 | |
| Dec-17 | 64,648.85 | 0.19% | \$ 415,111,565 | |
| Jan-18 | 390,973.10 | 1.16% | \$ 405,659,516 | |
| Feb-18 | 407,416.77 | 1.23% | \$ 398,804,812 | |
| Mar-18 | 46,302.70 | 0.14% | \$ 393,035,662 | |
| Apr-18 | 325,685.53 | 1.01% | \$ 385,323,449 | |
| May-18 | 235,287.48 | 0.74% | \$ 379,289,150 | |
| Jun-18 | 226,918.10 | 0.73% | \$ 374,361,166 | |
| Jul-18 | 258,388.05 | 0.83% | \$ 371,671,367 | |
| Aug-18 | 236,370.74 | 0.78% | \$ 364,327,194 | |
| Sep-18 | 111,744.81 | 0.38% | \$ 355,017,303 | |
| Oct-18 | 361,555.56 | 1.24% | \$ 349,286,124 | |
| Total | 13,757,911.31 | | | |

| ANNUALISED CPR | <u>CPR % p.a</u> |
|----------------|------------------|
| Oct-17 | 19.38% |
| Nov-17 | 22.46% |
| Dec-17 | 22.79% |
| Jan-18 | 17.12% |
| Feb-18 | 14.43% |
| Mar-18 | 19.63% |
| Apr-18 | 15.60% |
| May-18 | 12.78% |
| Jun-18 | 6.37% |
| Jul-18 | 19.62% |
| Aug-18 | 25.14% |
| Sep-18 | 15.97% |
| Oct-18 | 20.23% |

| <u>RESERVES</u> Principal Draw Liquidity Reserve Account Excess Reserve | <u>Limit</u> 2,908,338 1,000,000 | <u>Available</u> 2,908,338 1,000,000 | <u>Drawn</u> - - - | |
|---|--|---|--|---|
| SUPPORTING RATINGS Role | | Party | Current Rating Fitch / | Rating Trigger Fitch |
| Fixed Rate Swap Provider Liquidity Reserve Account Holder Bank Account Provider | | AMP Bank Limited Commonwealth Bank Westpac | Moodvs / A2 F1+ / P-1 F1+ / P-1 | /Moodys below A-1+ / P-1 below F1+ / P-1 below F1+ / P-1 |
| SERVICER Servicer: Servicer Ranking or Rating: Servicer Experience: | | AMP Bank Limited A / A2 N/A Progress 2005-2 Trust Progress 2007-1G Trust Progress 2007-1G Trust Progress 2009-1 Trust Progress 2010-1 Trust Progress 2012-1 Trust Progress 2012-2 Trust Progress 2013-1 Trust Progress 2013-1 Trust Progress 2014-1 Trust Progress 2014-2 Trust Progress 2016-1 Trust Progress 2017-1 Trust Progress 2017-1 Trust | No .1 | |
| Back-Up Servicer: | | Progress 2017-2 Trust Perpetual Trustee (Cold) | | |