PROGRESS 2016-1 TRUST

Monday, 23 November 2020

Transaction Name: Trustee:	Progress 2016-1 Trust Perpetual Trustee Company Limited
Security Trustee:	P.T. Limited
Originator:	AMP Bank Limited
Servicer & Custodian:	AMP Bank Limited
Issue Date:	Tuesday, 27th September 2016
Maturity Date:	Friday, 21th February 2048
Payment Date:	The 21st day of each month
Business Day for Payments:	Sydney & Melbourne
Determination Date & Ex-Interest Date:	Three Business Days before each Payment Date.

		Base	Margin	Interest Calculation			
Class A Notes		1 M BBSW	123bps	Actual/365			
Class AB Notes		1 M BBSW	180bps	Actual/365			
Class B Notes		1 M BBSW	220bps	Actual/365			
Class C Notes		1 M BBSW	315bps	Actual/365			
Class D Notes		1 M BBSW	595bps	Actual/365			
			Current Invested			Current	
	Currency	Initial Stated Amount	Amount	Current Stated Amount	Percentages at Issue	Percentages	Rating S&P/Moodys

esv	А\$	690,000,000.00	209,872,262.59	209,872,262.59	92.00%	83.91%	AAA / Aaa
Class AB Notes	A\$	37,950,000.00	25,453,644.25	25,453,644.25	5.06%	10.18%	AAA /n.r
Class B Notes	А\$	12,900,000.00	8,652,226.90	8,652,226.90	1.72%	3.46%	AA+/n.r.
Class C Notes	A\$	8,100,000.00	5,432,793.63	5,432,793.63	1.08%	2.17%	A+ Watch Neg/n.r.
Class D Notes	A\$	1,050,000.00	704,251.04	704,251.04	0.14%	0.28%	n.r/n.r.
TOTAL		750,000,000.00	250,115,178.41	250,115,178.41	100.00%	100.00%	

Current Payment Date:		londay, 23 Novembe	r 2020				
	Pre Payment Date Bond Factors	Coupon Rate	Coupon Rate Reset Date Ini	tial Issued Notes (No.)	Interest Payment (per security)	Principal Payment (per security)	Post Payment Date Bond Factors
Class A Notes	0.3091	1.2925%	23-Nov-20	690,000	0.36	4.94	0.3042
Class AB Notes	0.6816	1.8625%	23-Nov-20	37,950	1.15	10.90	0.6707
Class B Notes	0.6816	2.2625%	23-Nov-20	12,900	1.39	10.90	0.6707
Class C Notes	0.6816	3.2125%	23-Nov-20	8,100	1.98	10.90	0.6707
Class D Notes	0.6816	6.0125%	23-Nov-20	1,050	3.71	10.90	0.6707
TOTAL				750.000	8.59	48.54	

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Oct - 20</u>
Total pool size:	\$742,931,233.00	\$247,989,199.39
Total Number Of Loans (UnConsolidated):	3582	1443
Total number of loans (consolidating split loans):	2345	982
Average loan Size:	\$316,815.00	\$252,534.83
Maximum loan size:	\$993,677.00	\$938,024.00
Total property value:	\$1,305,952,265.00	\$568,305,888.74
Number of Properties:	2501	1043
Average property value:	\$522,172.00	\$544,876.21
Average current LVR:	60.44%	48.17%
Average Term to Maturity (months):	316	260.01
Maximum Remaining Term to Maturity (months):	358	308.05
Weighted Average Seasoning (months):	34	82.38
Weighted Average Current LVR:	65.15%	58.66%
Weighted Average Term to Maturity (months):	309	268.92
% of pool with loans > \$500,000:	25.14%	19.27%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	92.83%	119.91%
% Fixed Rate Loans(Value):	24.55%	6.50%
% Interst Only loans (Value):	33.60%	8.81%
Weighted Average Mortgage Interest:	4.42%	3.38%
Investment Loans:	23.83%	28.12%
Note: Loan purpose determines investment lending classification from 01/03/2019		
Outstanding Balance Distribution	\$ % at Issue	<u>Oct - 20</u>
≤ \$0	0.00%	-0.12%
> \$0 and ≤ \$100,000	1.34%	2.85%
> \$100,000 and ≤ \$150,000	2.94%	4.55%
> \$150,000 and ≤ \$200,000	5.33%	8.27%
> \$200,000 and ≤ \$250,000	10.00%	11.73%
> \$250,000 and ≤ \$300,000	13.60%	13.86%
> \$300,000 and ≤ \$350,000	12.28%	13.53%
> \$350,000 and ≤ \$400,000	11.54%	11.61%
> \$400,000 and ≤ \$450,000	10.31%	8.71%
> \$450,000 and ≤ \$500,000	7.52%	5.73%
> \$500,000 and ≤ \$550,000	6.23%	4.02%
> \$550,000 and ≤ \$600,000	4.36%	2.31%
> \$600,000 and ≤ \$650,000	3.43%	1.77%
> \$650,000 and ≤ \$700,000	2.64%	2.14%
> \$700,000 and ≤ \$750,000	1.84%	2.34%
> \$750,000 and ≤ \$800,000	1.57%	2.17%
> \$800,000 and ≤ \$850,000	2.20%	2.31%
> \$850,000 and ≤ \$900,000	0.59%	0.71%
> \$900,000 and ≤ \$950,000	1.49%	1.49%
> \$950,000 and ≤ \$1,000,000	0.79%	0.00%
Total	100.00%	100.00%

Dutstanding Balance LVR Distribution		
s 0%	<u>\$ % at Issue</u> 0.00%	<u>Oct - 20</u> -0.12%
> 0% and ≤ 25%	8.74%	
25% and ≤ 30%	2.64%	
30% and ≤ 35% 35% and ≤ 40%	3.20% 3.67%	
40% and $\leq 45\%$	4.05%	
5% and ≤ 50%	4.86%	
0% and ≤ 55%	5.42%	
5% and ≤ 60%	6.18%	
0% and ≤ 65%	8.14%	
5% and ≤ 70%)% and ≤ 75%	9.64% 15.18%	
% and ≤ 75% % and ≤ 80%	15.18%	
% and ≤ 85%	4.65%	
% and ≤ 90%	5.88%	
% and ≤ 95%	0.85%	1.18%
% and ≤ 100%	0.00%	
0%	0.00%	
	100.00%	100.00%
gage Insurance	<u>\$ % at Issue</u>	<u>Oct - 20</u>
orth	13.86%	14.63%
ured	86.14% 0.00%	
	100.00%	100.00%
ing Analysis	<u>\$ % at Issue</u>	<u>Oct - 20</u>
ns and ≤ 3 mths ns and ≤ 6 mths	0.33% 1.25%	
hs and ≤ 9 mths	0.75%	
ths and ≤ 12 mths	0.66%	
aths and ≤ 15 mths	5.71%	
nths and ≤ 18 mths	10.39%	
ths and ≤ 21 mths	6.91%	
nths and ≤ 24 mths	4.49%	
nths and ≤ 36 mths nths and ≤ 48 mths	40.49% 14.44%	
nths and ≤ 60 mths	5.64%	
nths and ≤ 72 mths	2.74%	
nths and ≤ 84 mths	1.60%	
nths and ≤ 96 mths	2.08%	
nths and ≤ 108 mths	1.05%	
mths and ≤ 120 mths mths	0.40%	
	100%	100.00%
raphic Distribution	É % at locus	Oct - 20
Apric Distribution Metro	<u>\$ % at Issue</u> 1.71%	
CT	1.71%	
Inner city	0.18%	
Metro	29.70%	27.48%
No		
	10.39%	
	10.39% 40.27%	
SW		36.62%
SW etro n metro	40.27% 0.28% 0.15%	36.62% 0.53% 0.17%
SW etro n metro	40.27%	36.62% 0.53% 0.17%
iSW etro on metro JT	40.27% 0.28% 0.15% 0.43%	36.62% 0.53% 0.17% 0.70%
ISW etro on metro IT nner city	40.27% 0.28% 0.15% 0.43% 0.05%	36.62% 0.53% 0.17% 0.70% 0.13%
ISW etro on metro IT nner city Metro	40.27% 0.28% 0.15% 0.43% 0.05% 8.49%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11%
ISW etro on metro IT nner city Vietro Non metro	40.27% 0.28% 0.15% 0.43% 0.05%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89%
ISW etro on metro IT nner city Vietro Non metro	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89% 16.13%
ISW letro on metro IT Inner city Metro Non metro JLD ner city	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89% 16.13% 0.00%
vSW letro on metro vT Inner city Metro Non metro QLD ner city letro	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89% 16.13% 0.00% 5.44%
ISW etro on metro IT nner city Metro Non metro LD er city etro on metro	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89% 16.13% 0.00% 5.44% 0.53%
ISW etro n metro IT nner city Aetro Jon metro JLD etro tro n metro	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89% 16.13% 0.00% 5.44% 0.53%
ISW Letro on metro IT Inner city Metro Non metro JLD ner city etro on metro A	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89% 16.13% 0.00% 5.44% 0.53% 5.97%
ISW etro on metro IT nner city Vetro Von metro LD ner city etro on metro A nner city	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89% 16.13% 0.00% 5.44% 0.53% 5.97% 0.19%
ISW etro on metro IT nner city Aetro Non metro ULD ere city etro on metro A ferro ferro on metro ferro on metro	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89% 16.13% 0.00% 5.44% 0.53% 5.97% 0.19% 0.19% 0.42%
ISW Ietro on metro IT Inner city Metro Non metro QLD Iner city etro on metro A Inner city A A Inne	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89% 16.13% 0.00% 5.44% 0.53% 5.97% 0.19% 0.19% 0.42%
NSW Tetro on metro NT Inner city Metro Non metro QLD iner city Hetro on metro SA nner city Metro Kas	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89% 16.13% 0.00% 5.44% 0.53% 0.55% 0.42% 1.16%
NSW Metro on metro NT Inner city Metro QLD iner city tetro on metro SA Inner city Metro Non metro TAS nner city	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.67% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89% 16.13% 0.00% 5.44% 0.53% 0.55% 0.42% 1.16% 0.31%
NSW letro on metro NT Inner city Metro Non metro LLD ner city etro on metro SA nner city vetro Non metro TAS nner city Attro	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89% 16.13% 16.13% 0.00% 5.44% 0.53% 5.97% 0.19% 0.55% 0.19% 0.55% 0.12% 1.16%
NSW fetro on metro NT Inner city Metro Non metro QLD iner city letro on metro SA Inner city Metro Non metro TAS inner city vetro Non metro Kas	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.67% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89% 16.13% 16.13% 0.00% 5.54% 0.05% 0.19% 0.55% 0.19% 0.55% 0.19% 0.55% 0.19% 0.55% 0.11% 1.16% 1.16%
NSW fetro on metro NT Inner city Metro Non metro QLD iner city letro on metro SA Inner city Metro Non metro TAS inner city vetro Non metro Kas	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.62% 6.88% 1.05% 1.05% 0.36% 1.73% 2.52%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89% 16.13% 16.13% 0.00% 5.54% 0.05% 0.19% 0.55% 0.19% 0.55% 0.19% 0.55% 0.19% 0.55% 0.11% 1.16% 1.16%
NSW letro on metro NT Inner city Metro Non metro QLD ner city letro on metro SA nner city Vetro Kon metro FAS nner city Aetro kon metro VIC nner city Inter city Inte	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.05% 1.05% 1.05% 1.39% 2.52% 20.26% 0.23%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89% 16.13% 0.00% 5.44% 0.53% 5.97% 0.19% 0.55% 0.19% 0.55% 0.19% 0.55% 0.19% 0.55% 0.11% 0.31% 13.21% 2.59% 16.11%
ISW Ietro on metro IT Inner city Metro Non metro QLD Iner city etro on metro AA Inner city Aetro Ion metro Ion metro Ion metro Ion metro I/C Inner city Aetro Ion metro I/C Inner city Ietro Ion	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 13.71%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89% 16.13% 16.13% 0.00% 5.44% 0.53% 0.55% 0.42% 1.16% 0.31% 13.21% 2.55% 16.11%
ISW etro on metro IT nner city Aetro Non metro ND er city etro on metro A nner city letro on metro AS ner city letro on metro IC c iner city letro on metro iC on	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.67% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89% 16.13% 0.00% 5.44% 0.53% 0.42% 0.19% 0.55% 0.42% 1.16% 0.31% 13.21% 2.59% 16.11% 0.38% 19.71%
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NSW letro on metro NT Inner city Metro Non metro QLD ner city etro on metro SA nner city Metro Non metro IAS nner city Aetro Inner city Inner city Aetro Inner city I	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.67% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89% 16.13% 16.13% 0.05% 0.42% 1.16% 0.31% 13.21% 0.31% 13.21% 0.38% 19.71% 1.65% 21.74%
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NSW Aetro Ion metro NT Inner city Metro OLD Onmer city Aetro Ion metro SA Inner city Metro Non metro SA Inner city Metro Non metro VIC Inner city Metro Non metro WA Inner city Metro Non	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.62% 6.88% 0.07% 0.62% 0.36% 1.05% 0.36% 1.05% 0.36% 1.371% 1.05% 0.35% 78.00% 21.05%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89% 16.13% 16.13% 0.00% 5.44% 0.53% 0.42% 1.16% 0.31% 1.21% 0.31% 1.16% 0.31% 1.321% 0.38% 19.71% 1.66% 21.74% 0.34%
I NSW Metro Non metro I NT - Inner city - Metro Non metro I QLD Inner city Metro Non metro I SA - Inner city - Metro Non metro I TAS Inner city Metro Non metro I VIC - Inner city Metro I Non metro I VIC - Inner city Metro I Non metro I WA I Inner City I Metro I Non metro I WA I Inner City I Metro I Non metro I WA I Inner City I Metro I Non Metro I I I Non Metro I I I I I I I I I I I I I I I I I I I	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.52% 0.45% 1.05% 0.36% 1.05% 20.26% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05% 0.09% 78.00% 0.00%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89% 16.13% 0.00% 5.44% 0.53% 0.03% 0.55% 0.42% 1.16% 0.31% 13.21% 1.6% 16.11% 0.33% 19.71% 1.66% 21.74% 1.47% 77.51% 20.94% 0.08%
ISW etro on metro IT nner city Wetro Non metro LD ner city Aetro on metro A nner city Aetro Ion metro A nner city Aetro Ion metro IC nner city Aetro Ion metro IC nner city Aetro Ion metro IC NA IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.62% 6.88% 0.07% 0.62% 0.36% 1.05% 0.36% 1.05% 0.36% 1.371% 1.05% 0.35% 78.00% 21.05%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89% 16.13% 0.00% 5.44% 0.53% 0.03% 0.55% 0.42% 1.16% 0.31% 13.21% 1.6% 16.11% 0.33% 19.71% 1.66% 21.74% 1.47% 77.51% 20.94% 0.08%
NSW fetro on metro NT Inner city Metro QLD iner city letro on metro SA inner city Wetro Non metro TAS inner city ViC nner city Wetro Non metro ViC inner city Wetro Non metro WA inner city Wetro Non metro WA inner city Wetro Non metro WA inner city Metro Non metro Non Metro Non Metro Non Metro	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.52% 0.45% 1.05% 0.36% 1.05% 20.26% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05% 0.09% 78.00% 0.00%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89% 16.13% 0.00% 5.44% 0.53% 0.03% 0.55% 0.42% 1.16% 0.31% 13.21% 1.6% 16.11% 0.33% 19.71% 1.66% 21.74% 1.47% 77.51% 20.94% 0.08%
NSW Aetro Ion metro NT Inner city Metro QLD nner city Metro SA Inner city Metro Non metro TAS Inner city Metro Non metro VIC Inner city Metro Non metro WA Inner City Metro Non metro WA Inner City Metro ARS \$% (scheduled balance basis) Is	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 0.62% 0.23% 0.23% 0.95% 0.03% 0.05% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.00% 0.02% 0.02% 0.02% 0.00% 0.00% 0.00% 0.02% 0.02% 0.02% 0.00% 0.00% 0.00% 0.02% 0.02% 0.02% 0.02% 0.00% 0.00% 0.02%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89% 16.13% 0.00% 5.44% 0.00% 5.44% 0.55% 0.42% 0.19% 0.55% 0.42% 1.16% 0.33% 13.21% 1.32% 1.32% 0.33% 13.21% 1.16% 0.31% 1.32% 0.33% 0.33% 0.33% 0.33% 0.33% 0.33% 0.33% 0.34% 0.34% 0.00% 0.00% 0.00% 0.11% 0.00% 0.13% 0.00% 0.13% 0.13% 0.13% 0.13% 0.13% 0.13% 0.13% 0.13% 0.13% 0.13% 0.55% 0.42% 0.13% 0.14% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01% 0.01%
NSW Vetro Von metro NT Inner city Vetro Von metro QLD Vetro Von metro VIC Inner city Metro Non Met	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.07% 6.19% 0.07% 6.88% 0.07% 0.62% 6.88% 0.07% 0.35% 0.45% 0.05% 1.05% 0.36% 1.05% 0.36% 1.05% 0.23% 1.05% 0.23% 0.00% 100.00%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89% 16.13% 0.00% 5.44% 0.03% 0.03% 0.03% 0.19% 0.55% 0.42% 0.19% 0.55% 0.42% 1.16% 0.31% 0.32% 0.38% 0.32% 0.41% 0.32% 0.52% 0.41% 0.52% 0.52% 0.41% 0.52% 0.52% 0.52% 0.41% 0.52% 0.53% 0.53% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.52% 0.53% 0.53% 0.52% 0.52% 0.52% 0.52% 0.53% 0.55%
NSW Metro Non metro INT Inner city Metro Son metro SA Inner city Metro Non metro SA Inner city Metro Non metro VIC Inner City Metro Non Metro Ted by Term Deposit I Iner City Inner City Metro Non Metro Ted by Term Deposit I Iner City Inner City Metro Non Metro Ted by Term Deposit I Iner City Ine	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 0.62% 0.07% 0.62% 0.07% 0.62% 0.07% 0.53% 0.07% 0.53% 0.07% 0.53% 0.07% 0.53% 0.07% 0.53% 0.07% 0.53% 0.07% 0.53% 0.07% 0.53% 0.07% 0.53% 0.07% 0.55% 0.07% 0.05% 0.07% 0.05% 0.00% 0.00% 0.00% 0.05% 0.00% 0.05% 0.00% 0.00% 0.05% 0.00% 0.05% 0.00%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89% 16.13% 0.00% 5.44% 0.55% 0.42% 0.19% 0.55% 0.42% 0.19% 0.31% 0.33% 0.32% 0.08% 0.08% 0.08% 0.02% 0.08% 0.02% 0.22% 0.28% 0.29% 0.39%
NSW Vetro Von metro NT Inner city Metro OLD Inner city Metro SA Inner city Metro Non metro SA Inner city Metro Non metro TAS Inner city Metro Non metro VIC Inner city Metro Non metro WA Inner City Metro Non Metro RAS \$% (scheduled balance basis) 19 00	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.07% 6.19% 0.07% 6.88% 0.07% 0.62% 6.88% 0.07% 0.35% 0.45% 0.05% 1.05% 0.36% 1.05% 0.36% 1.05% 0.23% 1.05% 0.23% 0.00% 100.00%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89% 16.13% 0.00% 5.44% 0.53% 0.09% 0.19% 0.55% 0.42% 1.16% 0.31% 0.55% 0.42% 1.16% 0.31% 0.38% 0.38% 0.38% 0.38% 0.38% 0.38% 0.32% 0.32% 0.32% 0.53% 0.55% 0.55%
NSW Aletro Ion metro NT Inner city Metro OLD Inner city Metro SA Inner city Metro Non metro SA Inner city Metro Non metro TAS Inner city Metro Non metro VIC Inner city Metro Non metro VIC Inner city Metro Non metro VIC Inner City Metro Non metro RS \$ % (scheduled balance basis) 9 9 10 10 10 10 10 10 10 10 10 10 10 10 10	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 0.62% 0.07% 0.62% 0.03% 0.62% 0.00% 0.00% 0.00% 0.00% 0.15% 0.00% 0.15%	36.62% 0.53% 0.7% 0.7% 0.7% 0.13% 9.11% 6.89% 16.13% 0.00% 5.44% 0.5% 0.03% 0.5% 0.42% 0.5% 0.42% 0.5% 0.42% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.17% 0.17% 0.13% 0.13% 0.13% 0.13% 0.15% 0.25% 0.5% 0.5% 0.5% 0.5% 0.5% 0.5% 0.5%
NSW Aetro Ion metro NT Inner city Metro OLD Onmer city Aetro Ion metro OLD Onmer city Metro Non metro SA Inner city Metro Non metro VIC Inner city Metro Non metro VIC Inner city Metro Non metro RXS \$ % (scheduled balance basis) 9 10 10 10 10 10 10 10 10 10 10 10 10 10	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 0.35% 0.07% 0.62% 0.27% 0.62% 0.27% 0.62% 0.27% 0.35% 0.07% 0.35% 0.07% 0.35% 0.07% 0.45% 0.07% 0.35% 0.07% 0.28% 0.07% 0.28% 0.07% 0.28% 0.07% 0.28% 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% 0.28% 0.05%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 0.70% 0.13% 9.11% 6.89% 16.13% 0.00% 5.44% 0.53% 0.19% 0.53% 0.19% 0.55% 0.42% 0.16% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.55% 0.42% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.22% 0.32% 0.22
NSW Aletro Ion metro NT Inner city Metro QLD Inner city Aletro Ion metro SA Inner city Metro Non metro SA Inner city Metro Non metro VIC Inner city Metro Non metro WA Inner City Metro Ref o Non metro WA Inner City Metro Ref o Non metro WA Inner City Metro Ref o Non Metro Ref S \$ / (scheduled balance basis) 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 0.62% 0.07% 0.62% 0.03% 0.62% 0.00% 0.00% 0.00% 0.00% 0.15% 0.00% 0.12% 0.02% 0.12% 0.00% 0.12% 0.00% 0.15%	36.62% 0.53% 0.7% 0.7% 0.7% 0.13% 9.11% 6.89% 16.13% 0.00% 5.44% 0.5% 0.03% 0.5% 0.42% 0.5% 0.42% 0.5% 0.42% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.3% 0.17% 0.17% 0.13% 0.13% 0.13% 0.15% 0.25% 0.5% 0.5% 0.5% 0.5% 0.5% 0.5% 0.5%
NSW Vetro Kon metro NT Inner city Metro OLD Inner city Metro Kon metro SA Inner city Metro Non metro VIC Inner city Metro Non metro VIC Inner city Metro Non metro VIC Inner city Metro Non metro WA A S S S S S S S S S S S S	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 6.88% 0.07% 0.53% 0.45% 0.45% 0.36% 1.05% 0.23% 0.36% 0.03% 0.52% 0.23% 0.05% 0.00% 0.05%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89% 16.13% 0.00% 5.44% 0.53% 0.42% 0.16% 0.19% 0.55% 0.42% 1.16% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.32% 0.22% 0.37% 0.32% 0.22% 0.32% 0.22% 0.32% 0.22% 0.31% 0.22% 0.32% 0.59%
V - Non metro al NSW Metro Non metro al NT - Inner city - Metro - Non metro al QLD Inner city Metro Non metro al SA - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al WA al Inner City al Metro - Non metro al Metro - Non Metro - Non - Son - So	40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 0.52% 0.62% 0.05% 0.62% 0.62% 0.62% 0.62% 0.05% 0.62% 0.05% 0.00% 0.00% 0.00% 0.00% 0.00% 0.11% 0.45% 0.12% 0.00% 0.11% 0.15% 0.15% 0.00% 0.00% 0.15% 0.00% 0.15% 0.00% 0.00% 0.15% 0.00%	36.62% 0.53% 0.17% 0.70% 0.13% 9.11% 6.89% 16.13% 0.00% 5.44% 0.53% 0.42% 0.19% 0.55% 0.42% 1.16% 0.31% 1.16% 0.31% 1.16% 0.31% 1.16% 0.31% 1.16% 0.31% 1.16% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.21% 0.21% 0.22% 0.31%

MORTGAGE SAFETY NET	No of Accounts	Amount (\$)
Nov-19	3	822,974
Dec-19	3	822,811
Jan-20	7	1,423,884
Feb-20	7	1,677,535
Mar-20	6	1,898,807
Apr-20	124	30,521,950
May-20	135	33,136,901
Jun-20	127	32,123,054
Jul-20	118	29,596,925
Aug-20	115	28,110,410
Sep-20	111	27,757,681
Oct-20	42	11,193,972
Incl. COVID-19 HARDSHIP	No of Accounts	Amount (\$)
Mar-20	2	742,760
Apr-20	118	28,911,911
May-20	131	31,684,637
Jun-20	125	30,292,786
Jul-20	114	28,096,404
Aug-20	110	26,847,746
Sep-20	106	26,318,925
Dct-20	34	9,239,386
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)
Nov-19	-	-
Dec-19	-	-
an-20	-	-
Feb-20 Mar-20	-	-
viar-zu Apr-20	-	-
Apr-20 May-20	-	-
un-20	-	-
ul-20	-	
Aug-20		-
Sep-20	-	
Dct-20	-	-

PRINCIPAL LOSS	Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss
2018	109,558	109,558	100,083	9,475
Total	109,558	109,558	100,083	9,475
EXCESS SPREAD	Excess Spread (A\$)	Excess Spread % p.a	Opening Bond Balance	
Nov-19	80,793.62	0.30%	\$ 321,699,557	
Dec-19	213,338.98	0.81%	\$ 314,195,596	
Jan-20	146,577.81	0.57%	\$ 307,140,806	
Feb-20	72,331.45	0.29%	\$ 300,181,315	
Mar-20	212,054.38	0.86%	\$ 295,581,941	
Apr-20	185,593.20	0.77%	\$ 290,317,901	
May-20	42,894.04	0.18%	\$ 283,923,389	
Jun-20	212,252.46	0.92%		
Jul-20	97,223.77	0.43%	\$ 269,577,682	
Aug-20	140,255.43	0.64%		
Sep-20	135,384.03	0.63%	\$ 258,393,285	
Oct-20	12,986.41	0.06%	\$ 254,179,497	
Total	7,135,609.82			
ANNUALISED CPR	<u>CPR % p.a</u>			
Nov-19	22.95%			
Dec-19	22.11%			
Jan-20	22.27%			
Feb-20	14.93%			
Mar-20	17.46%			
Apr-20	21.50%			
May-20	24.85%			
IVIAy-20	24.03/0			

16.46%

24.08% 15.67% 15.33%

Jul-20

Aug-20 Sep-20 Oct-20

RESERVES	Available	Drawn	
Principal Draw		-	
Liquidity Reserve Account	2,125,979.02	-	
Income Reserve	150,000.00	-	
SUPPORTING RATINGS			
Role	Party	Current Rating S&P /	Rating Trigger S&P
		Moodys	/Moodys
Fixed Rate Swap Provider	BNP PARIBAS	A+/A2	below A-1 and A /A3(cr)
Liquidity Reserve Account Holder	MUFG Bank, Ltd	A, A-1/ P-1	below A-2 or BBB+/ P-1
Bank Account Provider	Westpac	A-1+ / P-1	below A-2 / 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 Warehouse Trust I	No .1	
Back-Up Servicer:	Perpetual Trustee (Cold)		