PROGRESS 2023-2 TRUST

Monday, 13 November 2023

Transaction Name: Progress 2023-1 Trust

Trustee: Perpetual Trustee Company Limited

Security Trustee:P.T. LimitedOriginator:AMP Bank LimitedServicer & Custodian:AMP Bank Limited

Issue Date:Wednesday, 20th September 2023Maturity Date:Monday, 12th July 1954Payment Date:12th 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	115bps	Actual/365
Class AB Notes	1 M BBSW	180bps	Actual/365
Class B Notes	1 M BBSW	280bps	Actual/365
Class C Notes	1 M BBSW	330bps	Actual/365
Class D Notes	1 M BBSW	380bps	Actual/365
Class E Notes	1 M BBSW	560bps	Actual/365
Class F Notes	1 M BBSW	660bps	Actual/365

			Current Invested				
	Currency	Initial Stated Amount	Amount	Current Stated Amount	Percentages at Issue	Current Percentages	Rating S&P/Fitch
Class A Notes	A\$	690,000,000.00	649,408,530.77	649,408,530.77	92.00%	91.54%	AAA(sf)/AAA (sf)
Class AB Notes	A\$	30,975,000.00	30,975,000.00	, , , , , , , , , , , , , , , , , , , ,	4.13%	4.37%	AAA(sf)/AAA (sf)
Class B Notes	A\$	11,325,000.00	11,325,000.00	11,325,000.00	1.51%	1.60%	AA(sf)/NR
Class C Notes	A\$	7,425,000.00	7,425,000.00	7,425,000.00	0.99%	1.05%	A(sf)/NR
Class D Notes	A\$	3,525,000.00	3,525,000.00	3,525,000.00	0.47%	0.50%	BBB(sf)/NR
Class E Notes	A\$	3,450,000.00	3,450,000.00	3,450,000.00	0.46%	0.49%	BB(sf)/NR
Class F Notes	A\$	3,300,000.00	3,300,000.00	3,300,000.00	0.44%	0.47%	NR/NR
TOTAL		750,000,000.00	709,408,530.77	709,408,530.77	100.00%	100.00%	

Current Payment Date: Monday, 13 November 2023

current a quite a con							
	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	1.0000	5.2217%	13-Nov-23	690,000	7.73	58.83	0.9411717837
Class AB Notes	1.0000	5.8717%	13-Nov-23	30,975	8.69	-	1.0000000000
Class B Notes	1.0000	6.8717%	13-Nov-23	11,325	10.17	-	1.0000000000
Class C Notes	1.0000	7.3717%	13-Nov-23	7,425	10.91	-	1.0000000000
Class D Notes	1.0000	7.8717%	13-Nov-23	3,525	11.65	-	1.0000000000
Class E Notes	1.0000	9.6717%	13-Nov-23	3,450	14.31	-	1.0000000000
Class F Notes	1.0000	10.6717%	13-Nov-23	3,300	15.79	-	1.0000000000
TOTAL				750,000	79.23	58.83	6.9411717837

COLLATERAL INFORMATION	At Issue	<u>Oct - 23</u>
Total pool size:	\$732,834,005	\$675,265,840
Total Number Of Loans (UnConsolidated):	2388	2248
Total number of loans (consolidating split loans):	1478	1393
Average loan Size:	\$495,828	\$484,757
Maximum loan size:	\$1,851,080	\$1,820,676
Total property value:	\$1,459,010,289	\$1,376,398,215
Number of Properties:	1842	1727
Average property value:	\$792,079	\$796,988
Average current LVR:	53.82%	52.53%
Average Term to Maturity (months):	297.97	293.93
Maximum Remaining Term to Maturity (months):	349.22	346.22
Weighted Average Seasoning (months):	43.36	46.51
Weighted Average Current LVR:	60.10%	59.60%
Weighted Average Term to Maturity (months):	308.98	305.56
% of pool with loans > \$500,000:	67.39%	67.57%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	92.35%	92.35%
% Fixed Rate Loans(Value):	22.95%	18.05%
% Interest Only loans (Value):	8.85%	9.15%
Weighted Average Mortgage Interest:	5.40%	5.80%
Weighted Average Fixed Rate:	2.17%	2.23%
Weighted Average Variable Rate:	6.36%	6.59%
Investment Loans:	29.25%	29.36%

James 1,000,000 0,096 0,096 0,096 0,006
1,000
AURITOR STANDARD 2-24% 2-25% 2
10,000 mod s \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
0,000 and \$2,000,000 4,29% 3,29%
0.000 and \$500,000
3,000 and \$5,000,000 3,200
5,000 mark \$400,000 5,32% 5,28% 5,000
0,000 mar 5450,000 5.56% 5.66% 5.06%
0,000 and \$550,000
20,000 and s \$590,000 5,49% 5,64
0,000 and \$5,500,000 5,80% 5,56% 5,56% 6,10% 5,56% 6,000 and \$5,000,000 6,12% 5,56% 5,56% 6,000 and \$5,000,000 6,12% 5,56% 5,56% 6,10% 5,56% 5,56% 6,10% 5,56% 6,10% 5,56% 6,10%
10,000 and s \$580,000 6.12% 5.84% 5.84% 10,000 and s \$790,000 5.15% 5.84% 10,000 and s \$790,000 5.15% 5.84% 10,000 and s \$800,000 5.25% 2.25
0.000 and \$590,000 5.15% 5.75% 5.75% 5.000 and \$5800,000 6.24% 5.75% 5.000 and \$5800,000 3.38% 3.29% 3.25% 3.2
1,000
1,900
00,000 and \$5,550,000 3.38% 2.93% 00,000 and \$5,950,000 2.27% 2.33% 00,000 and \$5,950,000 2.28% 2.28% 0,000 and \$1,000,000 2.28% 2.28% 0,000,000 and \$2,100,000 2.28% 2.28% 1,500,000 and \$2,100,000 2.28% 2.28% 1,500,000 and \$2,100,000 2.28% 2.28% 1,500,000 and \$2,100,000 1.56% 2.28% 2,500,000 and \$3,300,000 1.57% 1.51% 4,000,000 and \$3,300,000 1.56% 2.23% 4,000,000 and \$3,300,000 1.56% 1.23% 5,000,000 and \$2,500,000 0.50% 0.07% 4,000,000 and \$2,000,000 0.00% 0.00% 4,0
10,000 and s 5900,000 3.58% 4.27% 2.38% 2.29
0,000 and s \$950,000 2,27% 2,38% 2,98% 2,98% 0,000 and s \$1,050,000 2,40% 3,21% 2,98% 0,000 and s \$1,050,000 2,46% 2,27% 2,98% 2,9
0,000 and \$1,000,000 2,93% 2,93% 3,15%
100,000 and s 51,050,000 2,99% 2,27% 2
550,000 and 4 \$1,100,000 2.33% 2.87% 100,000 and 4 \$1,150,000 2.46% 2.17% 150,000 and \$1,30,000 2.96% 2.29% 250,000 and \$1,300,000 1.15% 1.51% 250,000 and \$1,300,000 1.15% 1.51% 90,000 and \$1,500,000 2.13% 2.13% 90,000 and \$1,500,000 0.30% 0.20% 90,000 and \$1,500,000 0.00% 0.00% 150,000 and \$2,000,000 0.00% 0.00% 150,000 and \$2,000,000 0.00% 0.00% 200,000 and \$2,000,000 0.00% 0.00% 300,000 and \$2,000,000 0.00% 0.00% 400,000 0.00% 0.00% 400,000 0.00% 0.00% 400,000 0.00% 0.00% 400,000 0.00% 0.00% 400,000 0.00% 0.00% 400,000 0.00% 0.00% 400,000 0.00% 0.00% 4 and \$20% 5.12% 4.52% 4 and \$20% 5.12%
10,000 and s 1,15,000 2,46% 2,17% 2,19% 2,95% 2,95% 2,95% 2,95% 2,95% 2,000 and s 1,25,000 and s 1,
50,000 and \$ \$1,200,000 2,96% 2,27% 50,000 and \$ \$1,300,000 1,57% 1,51% 50,000 and \$ \$1,300,000 1,65% 1,33% 50,000 and \$ \$1,500,000 2,36% 2,13% 50,000 and \$ \$1,500,000 0,00% 0,00% 50,000 and \$ \$2,000,000 0,00% 0,00% 50,000 an
200,000 and s \$1,250,000 1.57% 1.51% 300,000 and s \$1,400,000 1.65% 1.39% 300,000 and s \$1,500,000 2.36% 2.13% 500,000 and s \$1,750,000 0.50% 0.27% 500,000 and s \$1,750,000 0.50% 0.27% 500,000 and s \$2,000,000 0.00% 0.00% 000,000 0.00% 0.00% standing Balance LVR Distribution \$ % at Issue 0.01 and s 25% 4.87% 5.00% and s 30% 3.31% 3.52% and s 40% 5.12% 4.58% and s 40% 5.12% 4.58% and s 45% 5.12% 4.58% and s 50% 5.12% 4.58% and s 50% 5.12% 4.58% and s 60% 5.30% 5.12% and s 50% 6.11% 7.76% and s 50% 6.11% 7.76% and s 60% 9.20% 9.21% and s 60% 9.20% 9.21% and s 60% 9.20% 9.21%
30,000 and \$ \$ 3,000
750,000 and s \$2,000,000 0.50% 0.27% 000,000 (00,000) 0.00% 100,00% standing Balance LVR Distribution \$ % at Lsue 0ct - 23 6 0.00% - 0.01% 8 and \$ 25% 4.87% 5.00% 8 and \$ 25% 3.31% 3.52% 8 and \$ 24% 3.21% 4.58% 8 and \$ 45% 5.12% 4.58% 8 and \$ 55% 6.11% 5.55% 6.11% 8 and \$ 55% 6.11% 5.55% 6.11% 8 and \$ 55% 6.11% 5.55% 6.11% 8 and \$ 55% 5.55% 6.11% 6.06% 5.20% 5.22% 4.22% 8 and \$ 55% 5.55% 6.11% 6.06% 5.30% 5.12% 6.06% 6.01% 6.06%
000,000 0.00% 100.00% I 100.00% 100.00% tanding Balance LVR Distribution \$ % at Issue 0.00% and \$25% 4.87% 5.09% 4 and \$25% 4.87% 5.09% 4 and \$25% 4.87% 5.09% 4 and \$25% 4.52% 4.43% 4 and \$40% 5.12% 4.53% 4 and \$40% 5.12% 4.53% 6 and \$50% 5.13% 6.13% 6 and \$50% 5.30% 5.13% 6 and \$60% 5.30% 5.51% 6 and \$60% 5.81% 5.76% 8 and \$70% 5.81% 6.72% 8 and \$70% 5.81% 5.20% 8 and \$80% 2.455% 19.79% 8 and \$80% 2.455% 0.33% 8 and \$90% 0.03% 0.03% 8 and \$90% 0.45% 0.32% 8 and \$100% 0.00% 0.00% 9 and \$100% 0.00% 0.00% 10 and \$1000% 0.00%
Intanding Balance LVR Distribution \$ % at Issue Oct - 23 4 0.00% -0.01% 4 0.00% -0.01% 4 4.87% 5.09% 8 and ≤ 35% 4.52% 4.43% 8 and ≤ 40% 5.12% 4.58% 8 and ≤ 60% 5.12% 4.58% 8 and ≤ 50% 5.55% 6.11% 8 and ≤ 50% 5.55% 6.11% 8 and ≤ 50% 5.30% 5.12% 8 and ≤ 50% 5.30% 5.12% 8 and ≤ 50% 5.30% 5.18% 8 and ≤ 50% 5.94% 6.64% 8 and ≤ 50% 5.81% 6.72% 8 and ≤ 50% 5.81% 6.72% 8 and ≤ 50% 0.11% 0.18% 8 and ≤ 50% 0.11% 0.18% 8 and ≤ 50% 0.11% 0.18% 8 and ≤ 50% 0.11% 0.38% 8 and ≤ 50% 0.00% 0.00% 8 and ≤ 50% 0.10% 0.00% 8 and ≤ 50% 0.00%
S
% 0.00% -0.01% % and s 25% 4.87% 5.99% % and s 30% 3.31% 3.52% % and s 40% 5.12% 4.58% % and s 45% 5.13% 6.18% % and s 50% 5.55% 6.11% % and s 50% 5.94% 6.51% % and s 60% 5.30% 5.12% % and s 60% 5.30% 5.12% % and s 70% 5.81% 6.64% % and s 70% 5.81% 6.72% % and s 70% 2.10% 2.5.0% % and s 70% 2.10% 2.5.0% % and s 80% 2.15% 2.5.0% % and s 90% 0.34% 0.33% % and s 90% 0.34% 0.33% % and s 100% 0.00% 0.00% s 1000% 0.00% 0.00% s 1000% 0.00% 0.00% s 1000% 0.00% 0.00% s 1000% 0.00% 0.00% s 10000% 0.00% 0.00%
% 0.00% -0.01% % and s 25% 4.87% 5.09% % and s 35% 4.52% 4.43% % and s 40% 5.12% 4.58% % and s 45% 5.13% 6.18% % and s 50% 5.55% 6.11% % and s 50% 5.30% 5.12% % and s 60% 5.30% 5.12% % and s 60% 5.30% 5.12% % and s 70% 5.81% 6.64% % and s 70% 5.81% 6.72% % and s 70% 2.15% 2.2.0% % and s 70% 2.15% 2.5.20% % and s 80% 0.11% 0.18% % and s 80% 0.11% 0.18% % and s 90% 0.34% 0.32% % and s 90% 0.34% 0.32% % and s 90% 0.45% 0.22% % and s 90% 0.45% 0.22% % and s 90% 0.45% 0.22% % and s 100% 0.00% 0.00% insured 9.20% 0.20%<
and s 25%
s and s 200% 3.31% 3.52% 6 and s 200% 5.12% 4.83% 6 and s 40% 5.12% 4.58% 6 and s 45% 5.13% 6.18% 6 and s 45% 6.81% 5.76% 6 and s 50% 5.30% 5.12% 6 and s 60% 5.90% 5.12% 6 and s 60% 5.90% 6.64% 6 and s 70% 5.81% 6.72% 6 and s 75% 22.18% 25.20% 6 and s 85% 0.11% 0.18% 6 and s 85% 0.11% 0.18% 6 and s 95% 0.45% 0.34% 6 and s 95% 0.45% 0.34% 6 and s 95% 0.45% 0.30% 6 and s 95% 0.45% 0.30% 6 and s 100% 0.00% 0.00% 6 and s 100% 0.00% 0.00% 8 and s 100% 0.00% 0.00%
and a 55%
k and 4 20% 5.12% 4.58% k and 4 50% 5.13% 6.13% k and 5 50% 5.55% 6.11% k and 5 50% 5.30% 5.12% k and 5 60% 5.30% 5.12% k and 5 60% 5.31% 6.72% k and 5 70% 5.31% 6.72% k and 5 75% 22.18% 25.20% k and 5 50% 24.55% 19.79% k and 5 50% 0.11% 0.18% k and 5 50% 0.45% 0.32% k and 5 50% 0.45% 0.32% k and 5 50% 0.45% 0.32% k and 5 50% 0.05% 0.02% k and 5 100% 0.00% 0.00% k and 5 100% 0.00%
6 and 45% 5.13% 6.18% 6 and 55% 6.11% 5.55% 6.11% 6 and 55% 6.81% 5.76% 6 and 55% 5.94% 6.64% 6 and 55% 5.94% 6.64% 6 and 570% 5.81% 6.72% 6 and 2 50% 22.18% 25.20% 6 and 5 80% 24.55% 19.79% 6 and 5 80% 0.45% 0.32% 6 and 5 90% 0.45% 0.00% 6 and 5 90% 0.00
\$ and \$ 50% \$.55% \$.6.11% \$.5.5% \$.6.11% \$.5.76% \$.6.10% \$.5.0% \$.5.12% \$.6.10% \$.5.0% \$.5.12% \$.6.10% \$.5.94% \$.6.64% \$.6.12% \$.6
is and ≤ 55% (5.81% 5.76% 5.30% 5.12% 6.81% 6.81% 6.81% 6.81% 6.81% 6.81% 6.81% 6.81% 6.81% 6.81% 6.81% 6.81% 6.81% 6.81% 6.81% 6.80% 5.81% 6.72% 6.81d ≥ 80% 2.455% 19.79% 6.81 ≤ 80% 0.11% 0.13% 6.81 ≤ 8.81% 0.11% 0.39% 6.81 ≤ 8.95% 0.45% 0.34% 0.33% 6.81 ≤ 100% 0.00% 0.00% 6.80% 6.81 ≤ 100.00% 0.00% 6.81 ≤ 100.00% 0.00% 6.81 ≤ 100.00% 0.00% 6.81 ≤ 100.00% 0.100 ≤ 100.00% 0.10
sand s 60% 5.30% 5.30% 5.12% 6.64% 6.64% 6.61% 5.94% 6.64% 5.81% 6.72% 5.81% 6.72% 5.81% 6.72% 5.81% 6.72% 5.81% 6.72% 5.81% 6.72% 5.816 7.75% 6.814
is and ≤ 65% 6 shad ≤ 70% 5.94% 5.81% 6.72% 6 and ≤ 70% 5.81% 6.72% 6.81% 6.81% 6.81% 6.82% 22.18% 22.18% 25.20% 19.79%
is and ≤ 70% 5.81% 6.72% 22.18% 25.20% 5.81% 5
is and ≤ 70% 5.81% 6.72% 22.18% 25.20% 5.81 32.20% 22.18% 25.20% 24.55% 19.79% 5.81 45.50% 19.79% 5.81 45.50% 0.34% 0.34% 0.33% 5.81 45.50% 0.34% 0.34% 0.32% 5.81 45.50% 0.00% 0.
and ≤ 75% 22.18% 25.20% 19.79%
and ≤ 80% 24.55% 19.79% and ≤ 85% 0.11% 0.18% and ≤ 85% 0.34% 0.34% 0.33% and ≤ 95% 0.45% 0.32% and ≤ 100% 0.00%
and s 85% 0.11% 0.13% and s 90% 0.34% 0.34% 0.39% and s 90% 0.00% 0.100.00% 0.00% 0.19% 0.19% 0.19% sured 92.05% 92.04% 0.19% 0.00%
and ≤ 90%
and ≤ 95% 0.05% 0.00% 0
s and ≤ 100% 0.00% tage Insurance \$\frac{5}{8} \text{at Issue}\$ Oct - 23 orth 6.04% 6.10% sured 92.05% 92.05% sured 92.05% 92.05% sths and ≤ 3 mths 0.00% 0.00% ths and ≤ 6 mths 0.00% 0.00% ths and ≤ 6 mths 0.00% 0.00% ths and ≤ 12 mths 0.10% 0.00% nths and ≤ 12 mths 0.11% 0.10% nths and ≤ 21 mths 0.11% 0.12% nths and ≤ 24 mths 0.10% 0.17% nths and ≤ 36 mths 18.44% 0.38% nths and ≤ 36 mths 12.77% 10.99% nths and ≤ 60 mths 5.48% 8.76% nths and ≤ 72 mths 3.94% 4.50% nths and ≤ 96 mths 1.18% 1.27% nths and ≤ 108 mths 9.15% 8.11% nths and ≤ 96 mths 1.18% 1.27% nths and ≤ 108 mths 9.15% 8.11% nths and ≤ 108 mths 9.15%
100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 1.91% 1.86% 1.91% 1.86% 1.91% 1.86% 1.91% 1.86% 1.91% 1.00.00% 100.00%
gage Insurance \$% at Issue Oct - 23 forth 6.04% 6.10% insured 92.05% 92.04% struct 100.00% 100.00% coning Analysis \$ % at Issue Oct - 23 ths and ≤ 3 mths 0.00% 0.00% ths and ≤ 6 mths 0.00% 0.00% ths and ≤ 9 mths 0.00% 0.00% ths and ≤ 12 mths 0.10% 0.00% ths and ≤ 12 mths 0.11% 0.10% mths and ≤ 21 mths 0.10% 0.12% mths and ≤ 21 mths 0.10% 0.17% mths and ≤ 24 mths 18.44% 0.38% mths and ≤ 36 mths 41.36% 56.91% mths and ≤ 60 mths 5.48% 8.76% mths and ≤ 72 mths 3.94% 4.50% mths and ≤ 96 mths 2.78% 4.23% mths and ≤ 96 mths 1.18% 1.27% mths and ≤ 120 mths 0.51% 0.51% mths and ≤ 120 mths 0.51% 0.51% mths and ≤ 120 mths
orth 6.04% 6.10% sured 92.05% 92.04% ning Analysis \$ at Issue Oct - 23 hs and ≤ 3 mths 0.00% 0.00% hs and ≤ 6 mths 0.00% 0.00% hs and ≤ 9 mths 0.00% 0.00% sh and ≤ 12 mths 0.10% 0.00% sths and ≤ 24 mths 0.11% 0.10% sths and ≤ 24 mths 18.44% 0.38% sths and ≤ 36 mths 41.36% 56.91% sths and ≤ 36 mths 41.36% 56.91% sths and ≤ 60 mths 5.48% 8.76% sths and ≤ 72 mths 3.94% 4.56% sths and ≤ 96 mths 2.78% 4.23% sths and ≤ 100 mths 0.51% 0.49% withs and ≤ 120 mths 0.51% 0.49% mths 3.80% 3.95%
orth 6.04% 6.10% stured 92.05% 92.04% stured 92.05% 92.04% stured 100.00% 100.00% stand ≤ 3 mths 0.00% 0.00% ss and ≤ 6 mths 0.00% 0.00% ss and ≤ 9 mths 0.00% 0.00% ss and ≤ 12 mths 0.10% 0.00% ths and ≤ 12 mths 0.11% 0.10% ths and ≤ 15 mths 0.11% 0.10% ths and ≤ 12 mths 0.10% 0.12% ths and ≤ 18 mths 0.10% 0.12% ths and ≤ 24 mths 0.10% 0.12% ths and ≤ 24 mths 18.44% 0.38% ths and ≤ 36 mths 41.36% 56.91% ths and ≤ 48 mths 12.77% 10.99% ths and ≤ 72 mths 3.94% 4.56% ths and ≤ 96 mths 2.78% 4.23% ths and ≤ 96 mths 2.78% 4.23% ths and ≤ 100 mths 0.51% 0.49% oths and ≤ 100 mths 0.51% 0
orth 6.04% 6.10% sured 92.05% 92.04% stand ≤ 0 100.00% 100.00% stand ≤ 3 mths 0.00% 0.00% ss and ≤ 6 mths 0.00% 0.00% ss and ≤ 9 mths 0.00% 0.00% sh and ≤ 12 mths 0.10% 0.00% sths and ≤ 12 mths 0.11% 0.10% sths and ≤ 24 mths 0.10% 0.12% sths and ≤ 24 mths 18.44% 0.38% sths and ≤ 36 mths 41.36% 56.91% sths and ≤ 48 mths 12.77% 10.99% sths and ≤ 72 mths 3.94% 4.56% sths and ≤ 72 mths 3.94% 4.56% sths and ≤ 96 mths 2.78% 4.23% sths and ≤ 100 mths 0.51% 0.49% withs and ≤ 120 mths 0.51% 0.49% oths and ≤ 120 mths 0.51% <
sured 1.91% 1.86% stred 92.05% 92.04% ning Analysis \$ at Issue Oct - 23 hs and ≤ 3 mths 0.00% 0.00% hs and ≤ 6 mths 0.00% 0.00% hs and ≤ 12 mths 0.10% 0.00% hths and ≤ 12 mths 0.10% 0.10% hths and ≤ 15 mths 0.11% 0.12% ths and ≤ 21 mths 0.12% 0.12% ths and ≤ 24 mths 0.29% 0.12% ths and ≤ 24 mths 18.44% 0.38% ths and ≤ 36 mths 41.36% 56.91% ths and ≤ 48 mths 12.77% 10.99% ths and ≤ 72 mths 3.94% 4.50% ths and ≤ 72 mths 9.15% 8.11% ths and ≤ 96 mths 2.78% 4.23% ths and ≤ 100 mths 0.51% 0.49% mths and ≤ 120 mths 0.51% 0.49% mths 3.80% 3.95%
struct 92.05% 92.04% 100.00% 100.00% 100.00% ths and ≤ 3 mths 0.00% 0.00% ths and ≤ 9 mths 0.00% 0.00% ths and ≤ 12 mths 0.10% 0.00% inths and ≤ 15 mths 0.11% 0.10% onths and ≤ 18 mths 0.29% 0.12% inths and ≤ 21 mths 0.10% 0.17% inths and ≤ 24 mths 0.10% 0.17% inths and ≤ 24 mths 18.44% 0.38% inths and ≤ 36 mths 41.36% 56.91% inths and ≤ 60 mths 5.48% 8.76% inths and ≤ 72 mths 3.94% 4.50% inths and ≤ 96 mths 2.78% 4.23% inths and ≤ 108 mths 1.18% 1.27% inths and ≤ 120 mths 0.51% 0.49% mths 3.80% 3.95%
Ining Analysis \$ % at Issue Oct - 23 ths and ≤ 3 mths 0.00% 0.00% ths and ≤ 6 mths 0.00% 0.00% ths and ≤ 9 mths 0.00% 0.00% ths and ≤ 12 mths 0.10% 0.00% mths and ≤ 15 mths 0.11% 0.10% mths and ≤ 12 mths 0.29% 0.12% mths and ≤ 21 mths 0.10% 0.17% mths and ≤ 24 mths 18.44% 0.38% mths and ≤ 36 mths 41.36% 56.91% mths and ≤ 60 mths 12.77% 10.99% mths and ≤ 60 mths 5.48% 8.76% mths and ≤ 72 mths 3.94% 4.50% mths and ≤ 96 mths 9.15% 8.11% mths and ≤ 96 mths 1.18% 1.27% mths and ≤ 108 mths 0.51% 0.49% mths and ≤ 120 mths 0.51% 0.49% mths 3.80% 3.95%
ming Analysis \$% at Issue Oct - 23 ths and ≤ 3 mths 0.00% 0.00% ths and ≤ 6 mths 0.00% 0.00% ths and ≤ 9 mths 0.00% 0.00% ths and ≤ 12 mths 0.10% 0.00% nths and ≤ 15 mths 0.11% 0.10% nths and ≤ 18 mths 0.29% 0.12% nths and ≤ 21 mths 0.10% 0.17% nths and ≤ 24 mths 18.44% 0.38% nths and ≤ 36 mths 41.36% 56.91% nths and ≤ 48 mths 12.77% 10.99% nths and ≤ 60 mths 5.48% 8.76% nths and ≤ 96 mths 9.15% 8.11% nths and ≤ 96 mths 2.78% 4.23% nths and ≤ 108 mths 0.51% 0.49% mths and ≤ 120 mths 0.51% 0.49% mths 3.80% 3.95%
oning Analysis \$% at Issue Oct - 23 nths and ≤ 3 mths 0.00% 0.00% nths and ≤ 6 mths 0.00% 0.00% nths and ≤ 9 mths 0.00% 0.00% nths and ≤ 12 mths 0.10% 0.00% mths and ≤ 15 mths 0.11% 0.10% mths and ≤ 18 mths 0.29% 0.12% mths and ≤ 21 mths 0.10% 0.17% mths and ≤ 36 mths 18.44% 0.38% mths and ≤ 36 mths 41.36% 56.91% mths and ≤ 48 mths 12.77% 10.99% mths and ≤ 60 mths 5.48% 8.76% mths and ≤ 72 mths 3.94% 4.50% mths and ≤ 96 mths 9.15% 8.11% mths and ≤ 96 mths 1.18% 4.23% 8 mths and ≤ 100 mths 0.51% 0.49% 0 mths 3.80% 3.95%
anths and ≤ 3 mths 0.00% 0.00% anths and ≤ 6 mths 0.00% 0.00% anths and ≤ 9 mths 0.00% 0.00% anths and ≤ 12 mths 0.10% 0.00% mths and ≤ 15 mths 0.11% 0.10% mths and ≤ 18 mths 0.29% 0.12% mths and ≤ 24 mths 0.10% 0.17% mths and ≤ 36 mths 18.44% 0.38% mths and ≤ 48 mths 12.77% 10.99% mths and ≤ 60 mths 5.48% 8.76% mths and ≤ 72 mths 3.94% 4.50% mths and ≤ 96 mths 9.15% 8.11% mths and ≤ 96 mths 2.78% 4.23% mths and ≤ 108 mths 1.18% 1.27% 8 mths and ≤ 120 mths 0.51% 0.49% 9 mths 0.51% 0.49% 0 mths 3.80% 3.95%
anths and ≤ 3 mths 0.00% 0.00% anths and ≤ 6 mths 0.00% 0.00% anths and ≤ 9 mths 0.00% 0.00% anths and ≤ 12 mths 0.10% 0.00% mths and ≤ 15 mths 0.11% 0.10% mths and ≤ 18 mths 0.29% 0.12% mths and ≤ 21 mths 0.10% 0.17% mths and ≤ 24 mths 18.44% 0.38% mths and ≤ 36 mths 41.36% 56.91% mths and ≤ 48 mths 12.77% 10.99% mths and ≤ 60 mths 5.48% 8.76% mths and ≤ 72 mths 3.94% 4.50% mths and ≤ 96 mths 9.15% 8.11% mths and ≤ 108 mths 1.18% 1.27% 8 mths and ≤ 120 mths 0.51% 0.49% 9 mths 0.51% 0.49% 9 mths 3.80% 3.95%
nths and ≤ 6 mths 0.00% 0.00% nths and ≤ 9 mths 0.00% 0.00% nths and ≤ 12 mths 0.10% 0.00% mths and ≤ 15 mths 0.11% 0.10% mths and ≤ 21 mths 0.29% 0.12% mths and ≤ 21 mths 0.10% 0.17% mths and ≤ 24 mths 18.44% 0.38% mths and ≤ 36 mths 41.36% 56.91% mths and ≤ 48 mths 12.77% 10.99% mths and ≤ 60 mths 5.48% 8.76% mths and ≤ 72 mths 3.94% 4.50% mths and ≤ 96 mths 9.15% 8.11% mths and ≤ 96 mths 2.78% 4.23% mths and ≤ 108 mths 1.18% 1.27% 8 mths and ≤ 120 mths 0.51% 0.49% 0 mths 3.80% 3.95%
nths and ≤ 9 mths 0.00% 0.00% nths and ≤ 12 mths 0.10% 0.00% mths and ≤ 15 mths 0.11% 0.10% mths and ≤ 18 mths 0.29% 0.12% mths and ≤ 21 mths 0.10% 0.17% mths and ≤ 24 mths 18.44% 0.38% mths and ≤ 36 mths 41.36% 56.91% mths and ≤ 48 mths 12.77% 10.99% mths and ≤ 60 mths 3.94% 4.50% mths and ≤ 72 mths 3.94% 4.50% mths and ≤ 84 mths 9.15% 8.11% mths and ≤ 96 mths 2.78% 4.23% mths and ≤ 108 mths 1.18% 1.27% 8 mths and ≤ 120 mths 0.51% 0.49% 0 mths 3.80% 3.95%
ths and ≤ 12 mths 0.10% 0.00% mths and ≤ 15 mths 0.11% 0.10% mths and ≤ 18 mths 0.29% 0.12% mths and ≤ 21 mths 0.10% 0.17% mths and ≤ 24 mths 18.44% 0.38% mths and ≤ 36 mths 41.36% 56.91% mths and ≤ 48 mths 12.77% 10.99% mths and ≤ 60 mths 5.48% 8.76% mths and ≤ 72 mths 3.94% 4.50% mths and ≤ 84 mths 9.15% 8.11% mths and ≤ 96 mths 2.78% 4.23% mths and ≤ 108 mths 1.18% 1.27% mths and ≤ 120 mths 0.51% 0.49% mths and ≤ 120 mths 3.80% 3.95%
In this and ≤ 15 mths 0.11% 0.10% In this and ≤ 18 mths 0.29% 0.12% In this and ≤ 21 mths 0.10% 0.17% In this and ≤ 24 mths 18.44% 0.38% In this and ≤ 36 mths 41.36% 56.91% In this and ≤ 48 mths 12.77% 10.99% In this and ≤ 60 mths 5.48% 8.76% In this and ≤ 72 mths 3.94% 4.50% In this and ≤ 84 mths 9.15% 8.11% In this and ≤ 96 mths 2.78% 4.23% In this and ≤ 108 mths 1.18% 1.27% In this and ≤ 120 mths 0.51% 0.49% In this 3.80% 3.95%
nths and ≤ 18 mths 0.29% 0.12% nths and ≤ 21 mths 0.10% 0.17% nths and ≤ 24 mths 18.44% 0.38% nths and ≤ 36 mths 41.36% 56.91% nths and ≤ 48 mths 12.77% 10.99% nths and ≤ 60 mths 5.48% 8.76% nths and ≤ 72 mths 3.94% 4.50% nths and ≤ 84 mths 9.15% 8.11% nths and ≤ 96 mths 2.78% 4.23% nths and ≤ 108 mths 1.18% 1.27% nths and ≤ 120 mths 0.51% 0.49% mths 3.80% 3.95%
In this and ≤ 21 mths 0.10% 0.17% In this and ≤ 24 mths 18.44% 0.38% In this and ≤ 36 mths 41.36% 56.91% In this and ≤ 48 mths 12.77% 10.99% In this and ≤ 60 mths 5.48% 8.76% In this and ≤ 72 mths 3.94% 4.50% In this and ≤ 84 mths 9.15% 8.11% In this and ≤ 96 mths 2.78% 4.23% In this and ≤ 108 mths 1.18% 1.27% In this and ≤ 120 mths 0.51% 0.49% In this and ≤ 120 mths 3.80% 3.95%
In ths and ≤ 21 mths 0.10% 0.17% In ths and ≤ 24 mths 18.44% 0.38% In ths and ≤ 36 mths 41.36% 56.91% In ths and ≤ 48 mths 12.77% 10.99% In ths and ≤ 60 mths 5.48% 8.76% In ths and ≤ 72 mths 3.94% 4.50% In ths and ≤ 84 mths 9.15% 8.11% In ths and ≤ 96 mths 2.78% 4.23% In ths and ≤ 108 mths 1.18% 1.27% In ths and ≤ 120 mths 0.51% 0.49% In ths 3.80% 3.95%
and this and ≤ 24 mths 18.44% 0.38% and this and ≤ 36 mths 41.36% 56.91% and this and ≤ 48 mths 12.77% 10.99% and this and ≤ 60 mths 5.48% 8.76% and this and ≤ 72 mths 3.94% 4.50% and this and ≤ 84 mths 9.15% 8.11% and this and ≤ 96 mths 2.78% 4.23% and this and ≤ 108 mths 1.18% 1.27% and this and ≤ 120 mths 0.51% 0.49% and this and ≤ 120 mths 3.80% 3.95%
nths and ≤ 36 mths 41.36% 56.91% nths and ≤ 48 mths 12.77% 10.99% nths and ≤ 60 mths 5.48% 8.76% nths and ≤ 72 mths 3.94% 4.50% nths and ≤ 84 mths 9.15% 8.11% nths and ≤ 96 mths 2.78% 4.23% nths and ≤ 108 mths 1.18% 1.27% mths and ≤ 120 mths 0.51% 0.49% mths 3.80% 3.95%
mths and ≤ 48 mths 12.77% 10.99% mths and ≤ 60 mths 5.48% 8.76% mths and ≤ 72 mths 3.94% 4.50% mths and ≤ 84 mths 9.15% 8.11% mths and ≤ 96 mths 2.78% 4.23% mths and ≤ 108 mths 1.18% 1.27% 5 mths and ≤ 120 mths 0.51% 0.49% 0 mths 3.80% 3.95%
mths and ≤ 60 mths 5.48% 8.76% mths and ≤ 72 mths 3.94% 4.50% mths and ≤ 84 mths 9.15% 8.11% mths and ≤ 96 mths 2.78% 4.23% mths and ≤ 108 mths 1.18% 1.27% mths and ≤ 120 mths 0.51% 0.49% mths 3.80% 3.95%
mths and ≤ 72 mths 3.94% 4.50% $mths and ≤ 84 mths$ 9.15% 8.11% $mths and ≤ 96 mths$ 2.78% 4.23% $mths and ≤ 108 mths$ 1.18% 1.27% $30 mths and ≤ 120 mths$ 0.51% 0.49% $30 mths and ≤ 120 mths$ 3.80% 3.95%
mths and ≤ 84 mths 9.15% 8.11% $mths and ≤ 96 mths$ 2.78% 4.23% $mths and ≤ 108 mths$ 1.18% 1.27% $mths and ≤ 120 mths$ 0.51% 0.49% $mths$ 3.80% 3.95%
5 + 5 = 100 $5 = 100$
mths and ≤ 96 mths 2.78% 4.23% $mths and ≤ 108 mths$ 1.18% 1.27% 8 $mths and ≤ 120 mths$ 0.51% 0.49% 0 $mths$ 3.80% 3.95%
mths and ≤ 108 mths 1.18% 1.27% 8 mths and ≤ 120 mths 0.51% 0.49% 0 mths 3.80% 3.95%
8 mths and ≤ 120 mths 0.51% 0.49% 0 mths 3.80% 3.95%
0 mths 3.80% 3.95%
100.00% 100.00%

Geographic Distribution		\$ % at Issue		Oct - 23
NSW - Inner city NSW - Metro		0.09% 32.43%		0.10% 32.55%
NSW - Non metro		11.36%		11.45%
Total NSW		43.88%		44.09%
Total Nov		43.0070		4410370
ACT - Inner city		0.00%		0.00%
ACT - Metro		2.01%		2.01%
ACT - Non metro		0.00%		0.00%
Total ACT		2.01%		2.01%
NT - Inner city		0.00%		0.00%
NT - Metro		0.06%		0.06%
NT - Non metro Total NT		0.28% 0.33%		0.30% 0.36%
Total IVI		0.3376		0.30%
SA - Inner city		0.04%		0.04%
SA - Metro		3.02%		3.09%
SA - Non metro		0.18%		0.19%
Total SA		3.24%		3.33%
QLD - Inner city		0.00%		0.00%
QLD - Metro		9.19%		8.96%
QLD - Non metro		6.46%		6.38%
Total QLD		15.65%		15.34%
TAS - Inner city		0.00%		0.00%
TAS - Metro		0.25%		0.22%
TAS - Non metro		0.40%		0.44%
Total TAS		0.65%		0.66%
VIC - Inner city		0.11%		0.12%
VIC - Metro		20.87%		21.10%
VIC - Non metro		2.19%		2.32%
Total VIC		23.17%		23.54%
WA - Inner city		0.42%		0.46%
WA - Metro		9.93%		9.55%
WA - Non metro		0.71%		0.58%
Total WA		11.06%		10.59%
Total Inner City		0.67%		0.72%
Total Metro		77.76%		77.53%
Total Non Metro		21.57%		21.66%
Secured by Term Deposit Total		0.00% 100.00%		0.08% 100.00%
10.01		100.0070		100.0070
ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Oct-23	0.00%	0.00%	0.00%	0.00%
	-			
MORTGAGE SAFETY NET (Includes COV-19)	No of Accounts	Amount (\$)		
Oct-23	1	874,884		
COMP 40 HARDSHIP	No of Assessmen	A (¢)		
COVID-19 HARDSHIP	No of Accounts	Amount (\$)		
Oct-23	-	-		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Oct-23	NO OF ACCOUNTS	Amount (5)		
	_			
PRINCIPAL LOSS	Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss
2023			-	
Total	-	-	-	-
EXCESS SPREAD	Excess Spread (A\$)	Excess Spread % p.a	Opening Bond Balance	
Oct-23	Excess Spread (AS)	0.00%	\$ 750,000,000	
Total	-	_		
ANNUALISED CPR Oct-23	<u>CPR % p.a</u> 50.45%			
Oui-25	50.45%			

OUI-25 50.45%

RESERVESAvailableDrawnPrincipal Draw4,131,972.41Liquidity Reserve Account15,868,722.56-Income Reserve150,000.00-

SUPPORTING RATINGS

RolePartyCurrent Rating S&P /
EitchRating Trigger S&PFixed Rate Swap ProviderBNP ParibasAA-/Aa3A-2 BBB /A F1Liquidity Reserve Account HolderMUFG Bank, LtdA, A-1/P-1A- /P-1Bank Account ProviderAUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITEDAA-/A1A-2/A S

SERVICER Servicer:

Servicer:AMP Bank LimitedServicer Ranking or Rating:BBB/A2Servicer Rating:N/AServicer Experience:Progress 2005-2 Tro

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 2022-1 Trust
Progress 2023-1 Trust
Progress 2023-2 Trust
Progress Warehouse Trust No .3
Progress Warehouse Trust No .4

Perpetual Trustee (Cold)

Back-Up Servicer: