PROGRESS 2016-1 TRUST

Thursday, 21 November 2024

Transaction Name: Progress 2016-1 Trust

Trustee: Perpetual Trustee Company Limited

Security Trustee:P.T. LimitedOriginator:AMP Bank LimitedServicer & Custodian:AMP Bank LimitedIssue Date:Tuesday, 27th September 2016Maturity Date:Friday, 21th February 2048Payment Date:The 21st day of each monthBusiness Day for Payments:Sydney & Melbourne

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

	<u>Base</u>	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
Class A Notes	A\$	690,000,000.00	73,293,933.26	73,293,933.26	92.00%	83.63%	AAA / Aaa
Class AB Notes	A\$	37,950,000.00	9,076,178.42	9,076,178.42	5.06%	10.36%	AAA /n.r
Class B Notes	A\$	12,900,000.00	3,085,183.18	3,085,183.18	1.72%	3.52%	AA+/n.r.
Class C Notes	A\$	8,100,000.00	1,937,208.03	1,937,208.03	1.08%	2.21%	A+/n.r.
Class D Notes	A\$	1,050,000.00	252,897.65	252,897.65	0.14%	0.29%	n.r/n.r.
TOTAL		750,000,000.00	87,645,400.54	87,645,400.54	100.00%	100.00%	

Current Payment Date: Thursday, 21 November 2024

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	Pre Payment Date Bond Factors	Coupon Rate	Coupon Rate Reset Date I	nitial Issued Notes (No.)	Interest Payment (per security)	Principal Payment (per security)	Post Payment Date Bond Factors
Class A Notes	0.1094	5.5360%	21-Nov-24	690,000	0.51	3.13	0.1062
Class AB Notes	0.2462	6.1060%	21-Nov-24	37,950	1.28	7.05	0.2392
Class B Notes	0.2462	6.5060%	21-Nov-24	12,900	1.36	7.05	0.2392
Class C Notes	0.2462	7.4560%	21-Nov-24	8,100	1.56	7.05	0.2392
Class D Notes	0.2480	10.2560%	21-Nov-24	1,050	2.16	7.10	0.2409
TOTAL				750,000	6.87	31.39	

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Oct - 24</u>
Total pool size:	\$742,931,233.00	\$86,900,414.64
Total Number Of Loans (UnConsolidated):	3582	682
Total number of loans (consolidating split loans):	2345	482
Average loan Size:	\$316,815.00	\$180,291.32
Maximum loan size:	\$993,677.00	\$755,768.45
Total property value:	\$1,305,952,265.00	\$287,742,754.00
Number of Properties:	2501	509
Average property value:	\$522,172.00	\$565,309.93
Average current LVR:	60.44%	33.94%
Average Term to Maturity (months):	316	211.64
Maximum Remaining Term to Maturity (months):	358	259.13
Weighted Average Seasoning (months):	34	129.10
Weighted Average Current LVR:	65.15%	49.50%
Weighted Average Term to Maturity (months):	309	224.45
% of pool with loans > \$500,000:	25.14%	12.72%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	92.83%	105.96%
% Fixed Rate Loans(Value):	24.55%	3.22%
% Interest Only loans (Value):	33.60%	2.12%
Weighted Average Mortgage Interest:	4.42%	6.96%
Weighted Average Fixed Rate:		5.16%
Weighted Average Variable Rate:		7.02%
Investment Loans:	23.83%	27.99%
Note: Loan purpose determines investment lending classification from 01/03/2019		
Outstanding Balance Distribution	\$ % at Issue	<u>Oct - 24</u>
<u> </u>	0.00%	-0.87%
> \$0 and ≤ \$100,000	1.34%	6.32%
> \$100,000 and ≤ \$150,000	2.94%	7.62%
> \$150,000 and ≤ \$200,000	5.33%	10.37%
> \$200,000 and ≤ \$250,000	10.00%	15.57%
> \$250,000 and ≤ \$300,000	13.60%	14.52%
> \$300,000 and ≤ \$350,000	12.28%	11.48%
> \$350,000 and ≤ \$400,000	11.54%	8.11%
> \$400,000 and ≤ \$450,000	10.31%	8.75%
> \$450,000 and ≤ \$500,000	7.52%	5.43%
> \$500,000 and ≤ \$550,000	6.23%	1.80%
> \$550,000 and ≤ \$600,000	4.36%	3.97%
> \$600,000 and ≤ \$650,000	3.43%	1.45%
> \$650,000 and ≤ \$700,000	2.64%	4.63%
> \$700,000 and ≤ \$750,000	1.84%	0.00%
> \$750,000 and ≤ \$800,000	1.57%	0.87%
> \$800,000 and ≤ \$850,000	2.20%	0.00%
> \$850,000 and ≤ \$900,000	0.59%	0.00%
> \$900,000 and ≤ \$950,000	1.49%	0.00%
> \$950,000 and ≤ \$1,000,000	0.79%	0.00%
Total	100.00%	100.00%

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Total Non Metro 21.05% 13.79% Secured by Term Deposit 0.00% 0.00% Total 100.00% 100.00%	Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro 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 - 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 TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro VIC - Non metro Total VIC	\$ % at Issue 1.71% 1.71% 1.71% 0.18% 29.70% 10.39% 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% 0.23% 13.71% 1.08% 15.01%	1.28% 1.28% 0.54% 37.38% 4.22% 42.14% 0.00% 0.43% 0.43% 0.43% 11.82% 3.45% 15.54% 0.00% 5.94% 0.51% 6.45% 0.36% 0.00% 0.39% 0.75% 0.00% 12.62% 2.38% 15.00% 0.00% 15.99% 2.42% 18.41%
Secured by Term Deposit 0.00% 0.00% Total 100.00% 100.00%	Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro 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 - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total WA Total Inner City	\$ % at Issue 1.71% 1.71% 1.71% 0.18% 29.70% 10.39% 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% 0.23% 13.71% 1.08% 15.01%	1.28% 1.28% 0.54% 37.38% 4.22% 42.14% 0.00% 0.43% 0.43% 0.28% 11.82% 3.45% 15.54% 0.00% 5.94% 0.51% 6.45% 0.36% 0.00% 0.39% 0.75% 0.00% 12.62% 2.38% 15.00% 0.00% 15.99% 2.42% 18.41%
Total 100.00% 100.00%	Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro 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 - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Metro VIC - Metro Total VIC WA - Inner city WA - Metro Total VIC WA - Inner city WA - Metro Total Inner City	\$ % at Issue 1.71% 1.71% 1.71% 0.18% 29.70% 10.39% 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% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00%	1.28% 1.28% 0.54% 37.38% 4.22% 42.14% 0.00% 0.43% 0.43% 0.28% 11.82% 3.45% 15.54% 0.00% 5.94% 0.51% 6.45% 0.36% 0.00% 0.39% 0.75% 0.00% 12.62% 2.38% 15.00% 0.00% 15.99% 2.42% 18.41%
	Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro 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 - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro VIC - Non metro Total VIC Total Inner City VIC - Metro VIC - Non metro Total VIC	\$ **at Issue 1.71% 1.71% 1.71% 0.18% 29.70% 10.39% 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% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05%	1.28% 1.28% 0.54% 37.38% 4.22% 42.14% 0.00% 0.43% 0.43% 0.28% 11.82% 3.45% 15.54% 0.00% 5.94% 0.51% 6.45% 0.36% 0.00% 0.39% 0.75% 0.00% 12.62% 2.38% 15.00% 0.00% 15.99% 2.42% 18.41% 1.18% 85.03% 13.79%
	Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro 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 - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total TAS VIC - Inner city WA - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro Total VIC Total VIC WA - Inner city WA - Metro Total VIC Total Inner city WA - Metro Total VIC Total Inner City Total	\$\frac{\\$ at Issue}{1.71\%} 1.71\% 1.71\% 0.18\% 29.70\% 10.39\% 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\% 1.05\% 0.36\% 17.39\% 2.52\% 20.26\% 0.23\% 13.71\% 1.08\% 15.01\% 0.95\% 78.00\% 21.05\% 0.00\%	1.28% 1.28% 0.54% 37.38% 4.22% 42.14% 0.00% 0.43% 0.43% 0.28% 11.82% 3.45% 15.54% 0.00% 5.94% 0.51% 6.45% 0.36% 0.00% 0.39% 0.75% 0.00% 12.62% 2.38% 15.00% 15.99% 2.42% 18.41% 1.18% 85.03% 13.79% 0.00%

Total 100.00%

*The Geographic Distribution has been updated according to the S&P Assumptions:Australian RMBS Postcode Classification Assumptions, 07/01/2024

ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Nov-23	1.55%	0.86%	0.59%	2.99%
Dec-23	1.28%	1.06%	0.33%	2.67%
Jan-24	1.10%	0.59%	0.71%	2.40%
Feb-24	1.72%	0.96%	0.74%	3.42%
Mar-24	0.80%	2.25%	0.86%	3.91%
Apr-24	1.68%	0.73%	1.97%	4.38%
May-24	0.49%	1.02%	1.56%	3.08%
Jun-24	0.46%	0.89%	1.73%	3.07%
Jul-24	0.35%	1.05%	1.12%	2.52%
Aug-24	1.30%	0.07%	0.95%	2.31%
Sep-24	1.30%	0.26%	0.75%	2.31%
Oct-24	0.55%	0.26%	0.78%	1.59%
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
Nov-23	3	1,018,057		
Dec-23	1	448,565		
Jan-24	3	617,654		
Feb-24	4	720,599		
Mar-24	4	718,928		
Apr-24	4	718,005		
May-24	2	167,088		
Jun-24	3	681,568		
Jul-24	4	1,034,109		
Aug-24	2	730,387		
Sep-24	1	345,673		
Oct-24	-	-		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Nov-23	-	-		
Dec-23	-	-		
Jan-24	-	-		
Feb-24	-	-		
Mar-24	-	-		
Apr-24	-	-		
May-24	-	-		
Jun-24	-	-		
Jul-24	-	-		
Aug-24	-	-		
Sep-24	-	-		
Oct-24	•	-		
PRINCIPAL LOSS	Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss
2018	109,558	109,558	100,083	9,475
2019 2020	-	-	-	-
2021	-	-	-	-
2022	297,813	297,813	294,966	2,847
2023	-	-	-	-
2024	-	-	-	-
Total	407,371	407,371	395,049	12,322
EXCESS SPREAD	Excess Spread (A\$)	Excess Spread % p.a	Opening Bond Balance	
Nov-23	81,134.08	0.87%	112,153,498	
Dec-23	-	0.00%	109,582,699	
Jan-24	110,282.49	1.25%	106,134,393	
Feb-24	100,340.14	1.15%	104,304,333	
Mar-24	<u>-</u>	0.00%	103,380,352	
Apr-24	93,857.23	1.12%	100,898,772	
May-24	41,625.67	0.50%	99,950,587	
Jun-24 Jul-24	14,065.99 99,042.34	0.17% 1.24%	97,431,711 96,027,967	
Jul-24 Aug-24	99,042.34 15,311.08	0.19%	96,027,967 94,388,048	
Sep-24	96,716.85	1.26%	91,874,864	
Oct-24	13,284.41	0.18%	90,229,953	
Total	665,660.28	0.23/0	,,555	
	555,553.20			

CPR % p.a

22.40%

30.29% 16.74%

7.91%

23.86% 7.97%

24.53%

13.86%

16.60% 25.80%

17.41%

27.62%

ANNUALISED CPR

Nov-23

Dec-23

Jan-24

Feb-24 Mar-24

Apr-24 May-24

Jun-24

Jul-24

Aug-24 Sep-24

Oct-24

RESERVES **Principal Draw Liquidity Reserve Account** Income Reserve

SUPPORTING RATINGS

Fixed Rate Swap Provider Liquidity Reserve Account Holder

SERVICER

Bank Account Provider

Servicer:

Role

Servicer Ranking or Rating: Servicer Rating: Servicer Experience:

BBB+ / Baa2 N/A

BNP PARIBAS

Westpac

MUFG Bank, Ltd

Back-Up Servicer:

Current Rating S&P / Rating Trigger S&P

<u>Drawn</u>

Moodys A+/A2

A, A-1/ P-1

A-1+ / P-1

/Moodys below A-1 and A /A3(cr) below A-2 or BBB+/ P-1 below A-2 / P-1

AMP Bank Limited

<u>Available</u>

Party

744,985.90 150,000.00

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 2023-2 Trust Progress 2024-1 Trust

Progress Warehouse Trust No .1

Perpetual Trustee (Cold)