## PROGRESS 2020-1 TRUST

Thursday, 21 December 2023

Transaction Name:	Progress 2020-1 Trust					
Trustee:	Perpetual Trustee Company Limited					
Security Trustee:	P.T. Limited					
Originator:	AMP Bank Limited					
Servicer & Custodian:	AMP Bank Limited					
Issue Date:	Wednesday, 30th Septemb	er 2020				
Maturity Date:	Monday, 23th January 205	L				
Payment Date:	21st day of each month					
Business Day for Payments:	Sydney & Melbourne					
Determination Date & Ex-Interest Date:	3 Business Days before each Payment Date.					
	Base	Margin	Interest Calculation	Class A Refinancing Date		
Class A Notes	1 M BBSW	100bps	Actual/365	21 Nov 2025		
Class AB Notes	1 M BBSW	165bps	Actual/365			
Class B Notes	1 M BBSW	205bps	Actual/365			
Class C Notes	1 M BBSW 250bps Actual/365					
Class D Notes	1 M BBSW	375bps	Actual/365			
Class E Notes	1 M BBSW	550bps	Actual/365			
Class F Notes	1 M BBSW	725bps	Actual/365			

		Current Invested			Current		
	Currency	Initial Stated Amount	Amount	Current Stated Amount	Percentages at Issue	Percentages	Rating S&P/Moodys
Class A Notes	A\$	920,000,000.00	251,025,331.01	251,025,331.01	92.00%	82.61%	AAA(sf)/Aaa (sf)
Class AB Notes	A\$	41,100,000.00	27,143,418.88	27,143,418.88	4.11%	8.93%	AAA(sf)
Class B Notes	A\$	15,400,000.00	10,170,526.79	10,170,526.79	1.54%	3.35%	AA(sf)
Class C Notes	A\$	11,600,000.00	7,660,916.28	7,660,916.28	1.16%	2.52%	A(sf)
Class D Notes	A\$	5,700,000.00	3,764,415.75	3,764,415.75	0.57%	1.24%	BBB(sf)
Class E Notes	A\$	2,900,000.00	1,915,229.08	1,915,229.08	0.29%	0.63%	BB(sf)
Class F Notes	A\$	3,300,000.00	2,179,398.58	2,179,398.58	0.33%	0.72%	NR
TOTAL		1,000,000,000.00	303,859,236.37	303,859,236.37	100.00%	100.00%	

Current Payment Date:	Th	nursday, 21 Decembe	er 2023				
	Pre Payment Date Bond Factors	Coupon Rate	Coupon Rate Reset Date In	itial Issued Notes (No.)	Interest Payment (per security)	Principal Payment (per security)	Post Payment Date Bond Factors
Class A Notes	0.2777036250	5.2889%	21-Dec-23	920,000	1.207189070	4.8500040870	0.2728536210
Class AB Notes	0.6721629250	5.9389%	21-Dec-23	41,100	3.281020600	11.7391082730	0.6604238170
Class B Notes	0.6721629260	6.3389%	21-Dec-23	15,400	3.502005680	11.7391084420	0.6604238180
Class C Notes	0.6721629260	6.7889%	21-Dec-23	11,600	3.750613880	11.7391086210	0.6604238170
Class D Notes	0.6721629250	8.0389%	21-Dec-23	5,700	4.441192220	11.7391087720	0.6604238160
Class E Notes	0.6721629280	9.7889%	21-Dec-23	2,900	5.408001930	11.7391068970	0.6604238210
Class F Notes	0.6721629210	11.5389%	21-Dec-23	3,300	6.374811560	11.7391090910	0.6604238120
TOTAL				1,000,000	27.964834940	75.2846541830	4.2353965220

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Nov - 23</u>
Total pool size:	\$999,972,314	\$301,276,433
Total Number Of Loans (UnConsolidated):	3,202	1256
Total number of loans (consolidating split loans):	2,280	909
Average loan Size:	\$438,584	\$331,437
Maximum loan size:	\$1,041,188	\$976,460
Total property value:	\$1,648,887,041	\$647,215,835
Number of Properties:	2,387.00	945
Average property value:	\$690,778	\$684,884
Average current LVR:	61.85%	47.50%
Average Term to Maturity (months):	307.60	257.46
Maximum Remaining Term to Maturity (months):	347.21	308.19
Weighted Average Seasoning (months):	32.33	72.86
Weighted Average Current LVR:	66.49%	58.66%
Weighted Average Term to Maturity (months):	321.73	282.48
% of pool with loans > \$500,000:	55.66%	43.48%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.93%	81.74%
% Fixed Rate Loans(Value):	17.73%	11.08%
% Interest Only loans (Value):	11.84%	7.65%
Weighted Average Mortgage Interest:	3.23%	6.35%
Weighted Average Fixed Rate:		2.97%
Weighted Average Variable Rate:		6.78%
Investment Loans:	24.78%	27.30%
NOTE: Loan purpose determines investment lending classification from 01/03/2019		
Outstanding Balance Distribution	\$ % at Issue	<u>Nov - 23</u>
≤ \$0	0.00%	-0.03%
> \$0 and ≤ \$100,000	0.68%	1.49%
> \$100,000 and ≤ \$150,000	1.10%	2.55%
> \$150,000 and ≤ \$200,000	1.67%	3.29%
> \$200,000 and ≤ \$250,000	3.16%	5.87%
> \$250,000 and ≤ \$300,000	5.11%	5.84%
> \$300,000 and ≤ \$350,000	6.04%	8.13%
> \$350,000 and ≤ \$400,000	7.61%	9.97%
> \$400,000 and ≤ \$450,000	8.26%	10.95%
> \$450,000 and ≤ \$500,000	10.71%	8.48%
> \$500,000 and ≤ \$550,000	10.31%	10.05%
> \$550,000 and ≤ \$600,000	8.44%	9.38%
> \$600,000 and ≤ \$650,000	8.25%	3.95%
> \$650,000 and ≤ \$700,000	5.53%	5.15%
> \$700,000 and ≤ \$750,000	6.82%	4.82%
> \$750,000 and ≤ \$800,000	4.33%	3.59%
> \$800,000 and ≤ \$850,000	3.87%	3.27%
> \$850,000 and ≤ \$900,000	3.58%	2.02%
> \$900,000 and ≤ \$950,000	3.06%	0.92%
> \$950,000 and ≤ \$1,000,000	1.06%	0.32%
> \$1,000,000 and ≤ \$1,050,000	0.41%	0.00%
> \$1,050,000 and ≤ \$1,100,000	0.00%	0.00%
> \$1,100,000 and ≤ \$1,150,000	0.00%	0.00%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution $\leq 0\%$	A	
≤ 0%	<u>\$ % at Issue</u>	<u>Nov - 23</u>
	0.00%	-0.03%
> 0% and ≤ 25%	1.82%	4.60%
> 25% and ≤ 30%	0.81%	1.76%
> 30% and ≤ 35%	1.14%	2.48%
> 35% and ≤ 40%	1.95%	3.28%
> 40% and ≤ 45%	1.58%	4.81%
> 45% and ≤ 50%	3.41%	5.38%
> 50% and ≤ 55%	4.88%	10.32%
> 55% and ≤ 60%	7.79%	10.59%
> 60% and ≤ 65%	9.60%	14.24%
> 65% and ≤ 70%	13.11%	17.78%
> 70% and ≤ 75%	21.65%	19.34%
> 75% and ≤ 80%	32.15%	5.26%
> 80% and ≤ 85%	0.00%	0.18%
> 85% and ≤ 90%		
	0.12%	0.00%
> 90% and ≤ 95%	0.00%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
> 100%	0.00%	0.00%
Total	100.00%	100.00%
Mortgage Insurance	<u>\$ % at Issue</u>	<u>Nov - 23</u>
Genworth	19.20%	21.58%
QBE	31.62%	29.70%
Not insured	49.18%	48.72%
Total	100.00%	100.00%
Seasoning Analysis	<u>\$ % at Issue</u>	<u>Nov - 23</u>
> 0 mths and $\leq$ 3 mths	0.00%	0.00%
> 3 mths and $\leq$ 6 mths	0.00%	0.00%
> 6 mths and $\leq$ 9 mths	0.00%	0.00%
> 9 mths and $\leq$ 9 mths	0.00%	0.00%
> 9 mtns and ≤ 12 mtns > 12 mths and ≤ 15 mths		
	8.93%	0.00%
> 15 mths and ≤ 18 mths	16.80%	0.00%
> 18 mths and ≤ 21 mths	10.67%	0.00%
> 21 mths and ≤ 24 mths	9.19%	0.00%
> 24 mths and ≤ 36 mths	39.23%	0.00%
> 36 mths and ≤ 48 mths	4.85%	0.00%
> 48 mths and ≤ 60 mths	2.66%	35.80%
> 60 mths and $\leq$ 72 mths	1.01%	45.06%
> 72 mths and ≤ 84 mths	0.92%	5.97%
> 84 mths and $\leq$ 96 mths	0.57%	3.02%
> 96 mths and $\leq$ 108 mths	0.35%	1.04%
> 108 mths and $\leq$ 120 mths	0.31%	1.22%
> 120 mths	4.50%	7.89%
Total	100.00%	100.00%
Geographic Distribution	<u>\$ % at Issue</u>	<u>Nov - 23</u>
NSW - Inner city	0.06%	0.00%
NSW - Metro	36.89%	37.91%
NSW - Non metro	8.00%	6.10%
Total NSW	44.95%	44.01%
ACT - Inner city	0.00%	0.00%
ACT - Metro	2.46%	3.03%
ACT - Non metro Total ACT	0.00%	0.00%
TOTALACT	2.46%	3.03%
NT - Inner city	0.00%	0.00%
NT - Metro	0.18%	0.34%
NT - Metro NT - Non metro	0.18% 0.09%	0.34% 0.09%
NT - Metro	0.18%	0.34%
NT - Metro NT - Non metro Total NT	0.18% 0.09% 0.27%	0.34% 0.09% 0.43%
NT - Metro NT - Non metro Total NT SA - Inner city	0.18% 0.09% 0.27% 0.00%	0.34% 0.09% 0.43% 0.00%
NT - Metro NT - Non metro Total NT	0.18% 0.09% 0.27%	0.34% 0.09% 0.43%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro	0.18% 0.09% 0.27% 0.00%	0.34% 0.09% 0.43% 0.00%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro	0.18% 0.09% 0.27% 0.00% 3.18%	0.34% 0.09% 0.43% 0.00% 3.84%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro	0.18% 0.09% 0.27% 0.00% 3.18% 0.14%	0.34% 0.09% 0.43% 0.00% 3.84% 0.12%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro	0.18% 0.09% 0.27% 0.00% 3.18% 0.14%	0.34% 0.09% 0.43% 0.00% 3.84% 0.12%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA	0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32%	0.34% 0.09% 0.43% 0.00% 3.84% 0.12% 3.95%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city	0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06%	0.34% 0.09% 0.43% 0.00% 3.84% 0.12% 3.95%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro	0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61%	0.34% 0.09% 0.43% 0.00% 3.84% 0.12% 3.95% 0.16% 8.76%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Non metro	0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67%	0.34% 0.09% 0.43% 0.00% 3.84% 0.12% 3.95% 0.16% 8.76% 4.74%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro	0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61%	0.34% 0.09% 0.43% 0.00% 3.84% 0.12% 3.95% 0.16% 8.76%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Non metro Total QLD	0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34%	0.34% 0.09% 0.43% 0.00% 3.84% 0.12% 3.95% 0.16% 8.76% 4.74% 13.67%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Metro QLD - Non metro Total QLD TAS - Inner city	0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01%	0.34% 0.09% 0.43% 0.00% 3.84% 0.12% 0.12% 8.76% 4.74% 13.67% 0.00%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Metro QLD - Metro Total QLD TAS - Inner city TAS - Inner city	0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72%	0.34% 0.09% 0.43% 0.00% 3.84% 0.12% 3.95% 0.16% 8.76% 4.74% 13.67% 0.00% 0.49%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Metro TAS - Metro TAS - Metro TAS - Metro	0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.01% 0.72% 0.15%	0.34% 0.09% 0.43% 0.00% 3.84% 0.12% 3.95% 0.16% 8.76% 4.74% 13.67% 0.00% 0.49% 0.15%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Metro QLD - Non metro Total QLD TAS - Inner city TAS - Metro	0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72%	0.34% 0.09% 0.43% 0.00% 3.84% 0.12% 3.95% 0.16% 8.76% 4.74% 13.67% 0.00% 0.49%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Metro TAS - Metro TAS - Metro TAS - Metro	0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.01% 0.72% 0.15%	0.34% 0.09% 0.43% 0.00% 3.84% 0.12% 3.95% 0.16% 8.76% 4.74% 13.67% 0.00% 0.49% 0.15%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Metro TAS - Metro TAS - Metro TAS - Metro	0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.01% 0.72% 0.15%	0.34% 0.09% 0.43% 0.00% 3.84% 0.12% 3.95% 0.16% 8.76% 4.74% 13.67% 0.00% 0.49% 0.15%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Metro QLD - Metro Total QLD TAS - Inner city TAS - Inner city TAS - Non metro Total TAS	0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88%	0.34% 0.09% 0.43% 0.00% 3.84% 0.12% 3.95% 0.16% 8.76% 4.74% 13.67% 0.00% 0.49% 0.15% 0.64%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Metro Total SA QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Metro TAS - Metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro	0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.15% 0.88% 0.19% 23.32%	0.34% 0.09% 0.43% 0.00% 3.84% 0.12% 3.95% 0.16% 8.76% 4.74% 13.67% 0.00% 0.49% 0.15% 0.64% 0.64%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Metro QLD - Metro Total QLD TAS - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Metro	0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85%	0.34% 0.09% 0.43% 0.00% 3.84% 3.95% 0.16% 8.76% 4.74% 13.67% 0.00% 0.49% 0.15% 0.64% 0.00% 22.43% 1.16%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Non metro QLD - Non metro Total QLD TAS - Inner city TAS - Metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro	0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.15% 0.88% 0.19% 23.32%	0.34% 0.09% 0.43% 0.00% 3.84% 0.12% 3.95% 0.16% 8.76% 4.74% 13.67% 0.00% 0.49% 0.15% 0.64% 0.64%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Metro TAS - Non metro Total TAS	0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36%	0.34% 0.09% 0.43% 0.00% 3.84% 0.12% 3.95% 0.16% 8.76% 4.74% 13.67% 0.00% 0.49% 0.15% 0.64% 0.00% 22.43% 1.16% 23.59%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Non metro Total QLD TAS - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city	0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04%	0.34% 0.09% 0.43% 0.00% 3.84% 0.12% 3.95% 0.16% 8.76% 4.74% 13.67% 0.00% 0.49% 0.15% 0.64% 0.00% 22.43% 1.16% 23.59%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Inner city 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	0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% 9.22%	0.34% 0.09% 0.43% 0.00% 3.84% 0.12% 3.95% 0.16% 8.76% 4.74% 13.67% 0.00% 0.49% 0.15% 0.64% 0.00% 22.43% 1.16% 23.59% 0.04%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro	0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 22.32% 1.85% 25.36% 0.04% 9.22% 0.16%	0.34% 0.09% 0.43% 0.00% 3.84% 0.12% 3.95% 0.16% 8.76% 4.74% 13.67% 0.00% 0.49% 0.15% 0.64% 0.00% 22.43% 1.16% 23.59% 0.04% 10.40% 0.24%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Inner city 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	0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% 9.22%	0.34% 0.09% 0.43% 0.00% 3.84% 0.12% 3.95% 0.16% 8.76% 4.74% 13.67% 0.00% 0.49% 0.15% 0.64% 0.00% 22.43% 1.16% 23.59% 0.04%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro	0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 22.32% 1.85% 25.36% 0.04% 9.22% 0.16%	0.34% 0.09% 0.43% 0.00% 3.84% 0.12% 3.95% 0.16% 8.76% 4.74% 13.67% 0.00% 0.49% 0.15% 0.64% 0.00% 22.43% 1.16% 23.59% 0.04% 10.40% 0.24%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro	0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 22.32% 1.85% 25.36% 0.04% 9.22% 0.16%	0.34% 0.09% 0.43% 0.00% 3.84% 0.12% 3.95% 0.16% 8.76% 4.74% 13.67% 0.00% 0.49% 0.15% 0.64% 0.00% 22.43% 1.16% 23.59% 0.04% 10.40% 0.24%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Metro QLD - Metro Total QLD TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Metro VIC - Metro Total VIC WA - Inner city WA - Non metro Total WA	0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% 9.22% 0.16% 9.42%	0.34% 0.09% 0.43% 0.00% 3.84% 0.12% 3.95% 0.16% 8.76% 4.74% 13.67% 0.00% 0.49% 0.15% 0.64% 0.00% 22.43% 1.16% 23.59% 0.04% 10.40% 0.24% 10.68%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Non metro Total QLD TAS - Inner city TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total WA Total Inner City	0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% 9.22% 0.16% 9.42%	0.34% 0.09% 0.43% 0.00% 3.84% 0.12% 3.95% 0.16% 8.76% 4.74% 13.67% 0.00% 0.49% 0.15% 0.64% 1.16% 22.43% 1.16% 23.59% 0.04% 10.40% 0.24% 10.68%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Metro QLD - Metro QLD - Non metro Total QLD TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Non metro Total WA Total Inner City Total Inner City Total Inner City Total Inner City Total Metro	0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% 9.22% 0.16% 9.42% 0.36% 84.58% 15.07%	0.34% 0.09% 0.43% 0.00% 3.84% 0.12% 3.95% 0.16% 8.76% 4.74% 13.67% 0.00% 0.49% 0.15% 0.64% 0.00% 22.43% 1.16% 23.59% 0.04% 10.40% 0.24% 10.68% 87.19%
NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Metro Total SA QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Metro TAS - Non metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total Inner City Total Inner City	0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.15% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% 9.22% 0.16% 9.42% 0.36% 84.58%	0.34% 0.09% 0.43% 0.00% 3.84% 0.12% 3.95% 0.16% 8.76% 4.74% 13.67% 0.00% 0.49% 0.15% 0.64% 0.00% 22.43% 1.16% 23.59% 0.04% 10.40% 0.24% 10.68% 0.20% 87.19%

ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	Total
Dec-22	0.00%	0.03%	0.19%	0.22%
Jan-23	0.16%	0.03%	0.14%	0.34%
Feb-23	0.10%	0.20%	0.15%	0.44%
Mar-23	0.48%	0.00%	0.32%	0.81%
Apr-23	0.38%	0.13%	0.34%	0.85%
May-23	0.03%	0.12%	0.51%	0.66%
Jun-23	0.56%	0.00%	0.48%	1.04%
Jul-23	0.14%	0.31%	0.49%	0.94%
Aug-23	0.22%	0.21%	0.60%	1.03%
Sep-23	0.59%	0.22%	0.50%	1.31%
Oct-23	0.60%	0.00%	0.47%	1.07%
Nov-23	0.00%	0.07%	0.30%	0.37%
MORTGAGE SAFETY NET (Includes COV-19)	No of Accounts	Amount (\$)		
Dec-22	-	-		
Jan-23	-	-		
Feb-23	1	554,130		
Mar-23	5	1,782,163		
Apr-23	5	1,785,490		
May-23	5	1,460,532		
Jun-23	4	1,348,731		
Jul-23	9	1,711,757		
Aug-23	9	1,715,300		
Sep-23	3	921,721		
Sep-23 Oct-23	3	230,802		
Nov-23	1	250,002		
100-25	-	-		
	No. of Associate	Am a		
COVID-19 HARDSHIP	No of Accounts	Amount (\$)		
Mar-22	-	-		
Apr-22	-	-		
May-22	-	-		
Jun-22	-	-		
Jul-22	-	-		
Aug-22		-		
Sep-22	-	-		
Oct-22	-	-		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Dec-22	-	-		
Jan-23	-	-		
E 1 00				
Feb-23	-	-		
Feb-23 Mar-23	-	-		
	-	-		
Mar-23 Apr-23	-	-		
Mar-23 Apr-23 May-23	-	-		
Mar-23 Apr-23 May-23 Jun-23	-			
Mar-23 Apr-23 May-23 Jun-23 Jul-23	-	-		
Mar-23 Apr-23 May-23 Jun-23 Jul-23 Aug-23	-			
Mar-23 Apr-23 May-23 Jun-23 Jul-23 Aug-23 Sep-23	-	-		
Mar-23 Apr-23 May-23 Jun-23 Jul-23 Aug-23 Sep-23 Oct-23	-	-		
Mar-23 Apr-23 May-23 Jun-23 Jul-23 Aug-23 Sep-23	-			
Mar-23 Apr-23 May-23 Jul-23 Jul-23 Aug-23 Sep-23 Oct-23 Nov-23	- - - - - - - - - - - - - - -	- - - - - - - - - - - - -	LMI payment (A\$)	Net loss
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	LMI payment (A\$)	<u>Net loss</u>
Mar-23 Apr-23 May-23 Jul-23 Jul-23 Aug-23 Sep-23 Oct-23 Nov-23	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	LMI payment (A\$)	<u>Net loss</u>
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2021	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	LMI payment (A\$) - -	<u>Net loss</u> - -
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2022 2023	-	- - -	- - -	- - -
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2021	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	LMI payment (A\$) - - - - -	<u>Net loss</u> - - - -
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2021 2022 2023 Total	- - - -			- - -
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2022 2023	-	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	- - -
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD	- - - -	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	- - -
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2022 2021 2022 2023 Total EXCESS SPREAD Dec-22	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	- - -
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Dec-22 Jan-23 Feb-23 Mar-23	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	- 	- - -
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Dec-22 Jan-23 Feb-23 Mar-23	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	- - -
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Dec-22 Jan-23 Feb-23 Mar-23 Apr-23	- 	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance   5 421,813,405   5 411,879,155   5 401,425,784   5 391,048,155   5 381,087,140   5 370,157,810	- - -
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Dec-22 Jan-23 Feb-23 Mar-23 Apr-23 May-23 Jun-23	Excess Spread (AS) 	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance   5 421,813,405   5 411,879,155   5 401,425,784   5 391,048,155   5 381,087,140   5 370,157,810   5 360,280,391	- - -
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Dec-22 Jan-23 Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jun-23	Excess Spread (AS) 346,358.61 354,905.28 33,814.41 75,046.22 339,064.15 239,303.08 151,698.08	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	- - -
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Dec-22 Jan-23 Feb-23 Mar-23 Aug-23	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	- 	- - -
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Dec-22 Jan-23 Feb-23 Mar-23 Apr-23 Mar-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Sep-23	Excess Spread (AS) 5 346,358.61 354,905.28 33,814.41 75,046.22 339,064.15 239,303.08 151,698.08 216,628.63 31,592.05	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance   5 421,813,405   5 411,879,155   5 401,425,784   5 391,048,155   5 381,087,140   5 370,157,810   5 346,687,511   5 338,469,290   5 328,580,097	- - -
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Dec-22 Jan-23 Feb-23 Mar-23 Aug-23	Excess Spread (AS) - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance   421,813,405   411,879,155   401,425,784   391,048,155   381,087,140   370,157,810   366,687,511   338,468,290   328,880,097   316,019,694	- - -
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Dec-22 Jan-23 Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Sep-23 Oct-23	Excess Spread (AS) 5 346,358.61 354,905.28 33,814.41 75,046.22 339,064.15 239,303.08 151,698.08 216,628.63 31,592.05	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance   421,813,405   411,879,155   401,425,784   391,048,155   381,087,140   370,157,810   366,687,511   338,468,290   328,880,097   316,019,694	- - -
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Dec-22 Jan-23 Feb-23 Mar-23 Apr-23 Mar-23 Apr-23 Jun	Excess Spread (AS) 346,358.61 354,905.28 33,814.41 75,046.22 339,064.15 239,303.08 151,698.08 216,628.63 31,592.05 287,265.17 166,947.52 2,272,623.20	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance   421,813,405   411,879,155   401,425,784   391,048,155   381,087,140   370,157,810   366,687,511   338,468,290   328,880,097   316,019,694	- - -
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2022 2022 2023 Total EXCESS SPREAD Dec-22 Jan-23 Feb-23 Mar-23 Feb-23 Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 EXCESS SPREAD Dec-22 Jan-23 Feb-23 May-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 EXCESS SPREAD Dec-22 Jan-23 Feb-23 May-23 Jun-23 Jun-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 EXCESS SPREAD Dec-22 Jun-23 May-23 Jun-23 Jun-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 EXCESS SPREAD Dec-22 Jun-23 May-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 EXCESS SPREAD Dec-22 Jun-23 May-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 EXCESS SPREAD Dec-22 Jun-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 EXCESS SPREAD Dec-24 Jun-25 Jun-25 Aug-23 Sep-23 Oct-23 Nov-23 EXCESS SPREAD Dec-24 Jun-25 Aug-23 Sep-23 Oct-23 Nov-23 EXCESS SPREAD Dec-24 Jun-25 Aug-25 Sep-26 Oct-25 Nov-26 Aug-26 Nov-26 Aug-27 Nov-27 EXCESS SPREAD Dec-27 May-28 Jun-27 Aug-23 Nov-23 EXCESS SPREAD Dec-27 Aug-27 Sep-28 Oct-29 Nov-29 EXCESS SPREAD DEC-29 Aug-29 Nov-29 EXCESS SPREAD DEC-29 Aug-20 Nov-20 EXCESS SPREAD DEC-29 Aug-20 Nov-20 EXCESS SPREAD DEC-29 Aug-20 Sep-20 Nov-20 EXCESS SPREAD EXCESS SPREAD	Excess Spread (AS) 346,358.61 354,905.28 33,814.41 75,046.22 339,064.15 239,303.08 151,698.08 216,628.63 31,592.05 287,265.17 196,947.52 <b>2,272,623.20</b> CPR % p.a	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance   421,813,405   411,879,155   401,425,784   391,048,155   381,087,140   370,157,810   366,687,511   338,468,290   328,880,097   316,019,694	- - -
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Dec-22 Jan-23 Feb-23 Mar-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 May-23 Jun-23 May-23 Jun-23 May-23 Sep-23 Oct-24 Jun-23 May-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 May-23 Sep-23 Oct-24 Jun-23 May-23 Jun	Excess Spread (AS) 346,358.61 354,905.28 33,814.41 75,046.22 339,064.15 239,303.08 151,698.08 216,628.63 31,592.05 287,265.17 196,947.52 2,272,623.20 <u>CPR % p.a</u> 21.98%	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance   421,813,405   411,879,155   401,425,784   391,048,155   381,087,140   370,157,810   366,687,511   338,468,290   328,880,097   316,019,694	- - -
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Dec-22 Jan-23 Feb-23 Mar-23 Apr-23 Mar-23 Jun-23	Excess Spread (AS) Excess Spread (AS) 346,358.61 354,905.28 33,814.41 75,046.22 339,064.15 239,303.08 151,698.08 216,628.63 31,592.05 287,265.17 196,947.52 2,272,623.20 CPR % p.a 21,98% 23,76%	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance   421,813,405   411,879,155   401,425,784   391,048,155   381,087,140   370,157,810   366,687,511   338,468,290   328,880,097   316,019,694	- - -
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Dec-22 Jan-23 Feb-23 May-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 Total Aug-23 Sep-23 Oct-23 Nov-23 Total	Excess Spread (AS) Excess Spread (AS) 346,358.61 354,905.28 33,814.41 75,046.22 339,064.15 239,303.08 151,698.08 216,628.63 31,592.05 287,265.17 196,947.52 2,272,623.20 CPR % p.a 21.98% 23.76% 24.20%	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance   421,813,405   411,879,155   401,425,784   391,048,155   381,087,140   370,157,810   366,687,511   338,468,290   328,880,097   316,019,694	- - -
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Dec-22 Jan-23 Feb-23 Mar-23 Jun-23 Jun-23 Jun-23 Sep-23 Oct-23 May-23 Jun-23 Sep-23 Oct-24 Jan-23 Feb-23 May-23 Jun-23 Sep-23 Oct-24 Jan-23 Feb-23 May-23 Jun-23 Sep-23 Oct-24 Jan-23 Feb-23 May-23 Jun-23 Feb-23 May-23 Jun-23 Feb-23 May-23 Sep-23 Oct-24 Jan-23 Feb-23 May-23 Sep-23 Oct-25 Sep-23 Oct-26 Sep-23 Oct-27 Jan-23 Feb-23 May-23 Sep-23 Oct-28 Sep-23 Oct-29 Sep-23 Oct-29 Sep-23 Sep-23 Oct-29 Sep-23	Excess Spread (AS) 346,358.61 354,905.28 33,814.41 75,046.22 339,064.15 239,303.08 151,698.08 216,628.63 31,592.05 287,265.17 196,947.52 2,272,623.20 CPR % p.a 21.98% 23.76% 24.20% 23.89%	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance   421,813,405   411,879,155   401,425,784   391,048,155   381,087,140   370,157,810   366,687,511   338,468,290   328,880,097   316,019,694	- - -
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Dec-22 Jan-23 Feb-23 Mar-23 Jun-23 Sep-23 Oct-22 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Sep-23 Oct-23 Nov-23 Total Total ANNUALISED CPR Dec-22 Jan-23 Feb-23 Mar-23 Feb-23 Mar-23 Feb-23 Mar-23 Feb-23 Mar-23 Feb-23 Mar-23 Feb-23 Mar-23 Feb-23 Mar-23 Feb-23 Mar-23 Feb-23 Mar-23 Feb-23 Mar-23 Feb-23 Mar-23 Feb-23 Mar-23 Feb-23 Mar-23 Feb-23 Mar-24 Feb-23 Mar-25 Feb-23 Mar-26 Feb-23 Fe	Excess Spread (AS) Excess Spread (AS) 346,358.61 354,905.28 33,814.41 75,046.22 339,064.15 239,303.08 151,698.08 216,628.63 31,592.05 287,265.17 196,947.52 2,272,623.20 CPR % p.a 21.98% 23.76% 24.20% 23.89% 26.91%	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance   421,813,405   411,879,155   401,425,784   391,048,155   381,087,140   370,157,810   366,687,511   338,468,290   328,880,097   316,019,694	- - -
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Dec-22 Jan-23 Feb-23 Mar-23 Aug-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 Total Antiper State	Excess Spread (AS) 346,358.61 354,905.28 33,814.41 75,046.22 339,064.15 239,303.08 151,698.08 216,628.63 31,592.05 287,265.17 196,947.52 2,272,623.20 CPR % p.a 21.98% 23.76% 24.20% 23.89%	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance   421,813,405   411,879,155   401,425,784   391,048,155   381,087,140   370,157,810   366,687,511   338,468,290   328,880,097   316,019,694	- - -
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Dec-22 Jan-23 Feb-23 Mar-23 Jun-23 Sep-23 Oct-22 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Sep-23 Oct-23 Nov-23 Total Total ANNUALISED CPR Dec-22 Jan-23 Feb-23 Mar-23 Feb-23 Mar-23 Feb-23 Mar-23 Feb-23 Mar-23 Feb-23 Mar-23 Feb-23 Mar-23 Feb-23 Mar-23 Feb-23 Mar-23 Feb-23 Mar-23 Feb-23 Mar-23 Feb-23 Mar-23 Feb-23 Mar-23 Feb-23 Mar-23 Feb-23 Mar-24 Feb-23 Mar-25 Feb-23 Mar-26 Feb-23 Fe	Excess Spread (AS) Excess Spread (AS) 346,358.61 354,905.28 33,814.41 75,046.22 339,064.15 239,303.08 151,698.08 216,628.63 31,592.05 287,265.17 196,947.52 2,272,623.20 CPR % p.a 21.98% 23.87% 24.20% 23.89% 26.91% 25.05%	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance   421,813,405   411,879,155   401,425,784   391,048,155   381,087,140   370,157,810   366,687,511   338,468,290   328,880,097   316,019,694	- - -
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Dec-22 Jan-23 Feb-23 May-23 Jun-23 Jun-23 Jun-23 Sep-23 Oct-23 Nov-23 Total Any-23 Sep-23 Oct-23 Nov-23 Total Any-23 Sep-23 Oct-23 Nov-23 Total Any-23 Sep-23 Oct-23 Nov-23 Total Any-23 Sep-23 Oct-23 Nov-23 Total Any-23 Sep-23 Oct-23 Nov-23 Sep-23 Oct-23 Nov-23 Sep-23 Oct-23 Nov-23 Sep-23 Oct-23 Nov-23 Sep-23 Oct-23 Nov-23 Sep-23 Oct-23 Nov-23 Sep-23 Oct-23 Nov-23 Sep-23 Oct-23 Nov-23 Sep-23 Oct-23 Nov-23 Sep-23 Oct-23 Nov-23 Sep-23 Oct-23 Nov-23 Sep-23 Oct-23 Nov-23 Nov-23 Sep-23 Oct-23 Nov-23 N	Excess Spread (AS) Excess Spread (AS) 346,358.61 354,905.28 33,814.41 75,046.22 339,064.15 339,064.15 339,064.15 239,303.08 151,698.08 216,628.63 21,598.08 216,628.63 21,592.05 287,265.17 16,947.52 2,272,623.20 CPR % p.a 21,98% 23.76% 24.20% 23.89% 26.91% 25.05% 34.69% 25.05% 34.69% 22.38% 27.45%	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance   421,813,405   411,879,155   401,425,784   391,048,155   381,087,140   370,157,810   366,687,511   338,468,290   328,880,097   316,019,694	- - -
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2022 2022 2023 Total EXCESS SPREAD Dec-22 Jan-23 Feb-23 Mar-23 Apr-23 May-23 Jun-23 Sep-23 Oct-23 Nov-23 Total ANNUALISED CPR Dec-22 Jan-23 Feb-23 Mar-23 Aug-23 Sep-23 Oct-23 Nov-23 Total	Excess Spread (AS) 346,358.61 354,905.28 33,814.41 75,046.22 339,064.15 239,303.08 151,698.08 216,628.63 31,592.05 287,265.17 196,947.52 2,272,623.20 CPR % p.a 21.98% 23.76% 24.20% 23.89% 26.91% 25.05% 34.69% 22.38% 27.45% 35.11%	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance   421,813,405   411,879,155   401,425,784   391,048,155   381,087,140   370,157,810   366,687,511   338,468,290   328,880,097   316,019,694	- - -
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Dec-22 Jan-23 Feb-23 May-23 Jun-23 Jun-23 Jun-23 Jun-23 Sep-23 Oct-22 Jan-23 Feb-23 May-23 Sep-23 Oct-23 Nov-23 EXCESS SPREAD Dec-22 Jan-23 Feb-23 May-23 Jun-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-22 Jan-23 Feb-23 May-23 Sep-23 Oct-23 Apr-23 Apr-23 Apr-23 Aug-23 Sep-23 Oct-23 Jun-23 Aug-23 Sep-23 Oct-23 Apr-23 A	Excess Spread (AS) Excess Spread (AS) 346,358.61 354,905.28 33,814.41 75,046.22 339,064.15 239,303.08 151,698.08 216,622.83 31,592.05 287,265.17 196,947.52 2272,623.20 CPR % p.a 21.98% 23.76% 24.20% 23.89% 26.91% 25.05% 34.69% 22.38% 27.45% 35.11% 20.08%	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance   421,813,405   411,879,155   401,425,784   391,048,155   381,087,140   370,157,810   366,687,511   338,468,290   328,880,097   316,019,694	- - -
Mar-23 Apr-23 May-23 Jun-23 Jun-23 Jun-23 Aug-23 Sep-23 Oct-23 Nov-23 PRINCIPAL LOSS 2020 2021 2022 2022 2023 Total EXCESS SPREAD Dec-22 Jan-23 Feb-23 Mar-23 Apr-23 May-23 Jun-23 Sep-23 Oct-23 Nov-23 Total ANNUALISED CPR Dec-22 Jan-23 Feb-23 Mar-23 Aug-23 Sep-23 Oct-23 Nov-23 Total	Excess Spread (AS) 346,358.61 354,905.28 33,814.41 75,046.22 339,064.15 239,303.08 151,698.08 216,628.63 31,592.05 287,265.17 196,947.52 2,272,623.20 CPR % p.a 21.98% 23.76% 24.20% 23.89% 26.91% 25.05% 34.69% 22.38% 27.45% 35.11%	- - - - - - - - - - - - - - - - - - -	Opening Bond Balance   421,813,405   411,879,155   401,425,784   391,048,155   381,087,140   370,157,810   366,687,511   338,468,290   328,880,097   316,019,694	- - -

RESERVES	Available	Drawn		
Principal Draw		-		
Liquidity Reserve Account	2,582,803.51			
Income Reserve	150,000.00	150,000.00 -		
SUPPORTING RATINGS				
Role	<u>Party</u>	<u>Current Rating S&amp;P /</u> Moodys	<u>Rating Trigger S&amp;P</u> /Moodys	
Fixed Rate Swap Provider	AMP Bank Limited	BBB/Baa2	BBB /A3(cr)	
Standby Swap Provider	NAB	AA-/Aa3	BBB /A3(cr)	
Liquidity Reserve Account Holder	MUFG Bank, Ltd	A, A-1/ P-1	A- / P-1	
Bank Account Provider	Westpac	A-1+ / P-1	A- / P-1	
SERVICER				
Servicer:	AMP Bank Limited			
Servicer Ranking or Rating:	BBB/Baa2			
Servicer Rating:	N/A			
Servicer Experience:	Progress 2005-2 Trust			
	Progress 2006-1 Trust			
	Progress 2007-1G Trust			
	Progress 2008-1R Trust			
	Progress 2009-1 Trust			
	Progress 2010-1 Trust			
	Progress 2011-1 Trust			
	Progress 2012-1 Trust			
	Progress 2012-2 Trust			
	Progress 2013-1 Trust			
	Progress 2014-1 Trust			
	Progress 2014-2 Trust			
	Progress 2016-1 Trust			
	Progress 2017-1 Trust			
	Progress 2017-2 Trust			
	Progress 2018-1 Trust			
	Progress 2019-1 Trust			
	Progress 2020-1 Trust			
	Progress 2021-1 Trust			
	Progress 2022-1 Trust			
	Progress 2022-2 Trust			
	Progress 2023-1 Trust			
	Progress 2023-2 Trust			
	Progress Warehouse Trust	No .1		
Back-Up Servicer:	Perpetual Trustee (Cold)			