PROGRESS 2016-1 TRUST

Monday, 23 December 2024

Progress 2016-1 Trust Perpetual Trustee Company Limited Transaction Name: Trustee:

Security Trustee: P.T. Limited AMP Bank Limited AMP Bank Limited Originator: Servicer & Custodian:

AMP Bank Limited
Tuesday, 27th September 2016
Friday, 21th February 2048
The 21st day of each month
Sydney & Melbourne
Three Business Days before each Payment Date. Issue Date: Maturity Date: Payment Date:
Business Day for Payments:
Determination Date & Ex-Interest 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
Class A Notes	A\$	690,000,000.00	72,634,129.19	72,634,129.19	92.00%	83.63%	AAA / Aaa
Class AB Notes	A\$	37,950,000.00	8,994,473.17	8,994,473.17	5.06%	10.36%	AAA /n.r
Class B Notes	A\$	12,900,000.00	3,057,409.85	3,057,409.85	1.72%	3.52%	AA+/n.r.
Class C Notes	A\$	8,100,000.00	1,919,768.96	1,919,768.96	1.08%	2.21%	A+/n.r.
Class D Notes	A\$	1,050,000.00	250,621.02	250,621.02	0.14%	0.29%	n.r/n.r.
TOTAL		750,000,000.00	86,856,402.19	86,856,402.19	100.00%	100.00%	

Current Payment Date:	Monday, 23 December 2024						
	Pre Payment Date Bond Factors	Coupon Rate	Coupon Rate Reset Date	Initial Issued Notes (No.)	Interest Payment (per security)	Principal Payment (per security)	Post Payment Date Bond Factors
Class A Notes	0.1062	5.5430%	23-Dec-24	690,000	0.52	0.96	0.1053
Class AB Notes	0.2392	6.1130%	23-Dec-24	37,950	1.28	2.15	0.2370
Class B Notes	0.2392	6.5130%	23-Dec-24	12,900	1.37	2.15	0.2370
Class C Notes	0.2392	7.4630%	23-Dec-24	8,100	1.56	2.15	0.2370
Class D Notes	0.2409	10.2630%	23-Dec-24	1,050	2.17	2.17	0.2387
TOTAL				750,000	6.90	9.58	

COLLATERAL INFORMATION	At Issue	<u>Nov - 24</u>
Total pool size:	\$742,931,233.00	\$86,118,122.77
Total Number Of Loans (UnConsolidated):	3582	677
Total number of loans (consolidating split loans):	2345	478
Average loan Size:	\$316,815.00	\$180,163.44
Maximum loan size:	\$993,677.00	\$754,394.05
Total property value:	\$1,305,952,265.00	\$286,170,754.00
Number of Properties:	2501	505
Average property value:	\$522,172.00	\$566,674.76
Average current LVR:	60.44%	33.82%
Average Term to Maturity (months):	316	210.46
Maximum Remaining Term to Maturity (months):	358	257.95
Weighted Average Seasoning (months):	34	130.22
Weighted Average Current LVR:	65.15%	49.50%
Weighted Average Term to Maturity (months):	309	223.36
% of pool with loans > \$500,000:	25.14%	12.86%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	92.83%	105.54%
% Fixed Rate Loans(Value):	24.55%	2.94%
% Interest Only loans (Value):	33.60%	2.11%
Weighted Average Mortgage Interest:	4.42%	6.96%
Weighted Average Fixed Rate:		5.55%
Weighted Average Variable Rate:		7.00%
Investment Loans:	23.83%	27.98%
Note: Loan purpose determines investment lending classification from 01/03/2019		
Outstanding Balance Distribution	\$ % at Issue	Nov - 24
≤\$0	0.00%	-0.88%
> \$0 and ≤ \$100,000	1.34%	6.68%
> \$100,000 and ≤ \$150,000	2.94%	7.09%
> \$150,000 and ≤ \$200,000	5.33%	10.00%
> \$200,000 and ≤ \$250,000	10.00%	15.94%
> \$250,000 and ≤ \$300,000	13.60%	14.31%
> \$300,000 and ≤ \$350,000	12.28%	11.95%
> \$350,000 and ≤ \$400,000	11.54%	8.24%
> \$400,000 and ≤ \$450,000	10.31%	8.33%
> \$450,000 and ≤ \$500,000	7.52%	5.48%
> \$500,000 and ≤ \$550,000	6.23%	1.80%
> \$550,000 and ≤ \$600,000	4.36%	3.34%
> \$600,000 and ≤ \$650,000	3.43%	2.18%
> \$650,000 and ≤ \$700,000	2.64%	4.66%
> \$700,000 and ≤ \$750,000	1.84%	0.00%
> \$750,000 and ≤ \$800,000	1.57%	0.88%
> \$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%

Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25%	\$ % at Issue	No. 24
> 0% and ≤ 25%	***************************************	Nov - 24
	0.00%	-0.88%
	8.74%	12.40%
> 25% and ≤ 30%	2.64%	5.76%
> 30% and ≤ 35%	3.20%	6.16%
> 35% and ≤ 40%	3.67%	3.93%
> 40% and ≤ 45%	4.05%	8.45%
> 45% and ≤ 50%	4.86%	8.24%
> 50% and ≤ 55%	5.42%	11.04%
> 55% and ≤ 60%	6.18%	12.52%
> 60% and ≤ 65%	8.14%	14.91%
> 65% and ≤ 70%	9.64%	8.28%
> 70% and ≤ 75%	15.18%	6.09%
> 75% and ≤ 80%	16.89%	0.85%
> 80% and ≤ 85%	4.65%	1.44%
> 85% and ≤ 90%	5.88%	0.51%
> 90% and ≤ 95%	0.85%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
> 100%	0.00%	0.29%
Total	100.00%	100.00%
Mortgage Insurance	\$ % at Issue	Nov - 24
Genworth	13.86%	10.59%
QBE	86.14%	88.18%
Uninsured	0.00%	1.23%
Total	100.00%	100.00%
Seasoning Analysis	\$ % at Issue	Nov - 24
> 0 mths and ≤ 3 mths	0.33%	0.00%
> 3 mths and ≤ 6 mths	1.25%	0.00%
> 6 mths and ≤ 9 mths	0.75%	0.00%
> 9 mths and ≤ 12 mths	0.66%	0.00%
> 12 mths and ≤ 15 mths	5.71%	0.00%
> 15 mths and ≤ 18 mths	10.39%	0.00%
> 18 mths and ≤ 21 mths	6.91%	0.00%
> 21 mths and ≤ 24 mths	4.49%	0.00%
> 24 mths and ≤ 36 mths	40.49%	0.00%
> 36 mths and ≤ 48 mths	14.44%	0.00%
> 48 mths and ≤ 60 mths	5.64%	0.00%
> 60 mths and ≤ 72 mths	2.74%	0.00%
> 72 mths and ≤ 84 mths	1.60%	0.00%
> 84 mths and ≤ 96 mths	2.08%	0.00%
> 96 mths and ≤ 108 mths	1.05%	2.07%
> 108 mths and ≤ 120 mths	0.40%	22.69%
> 120 mths	1.06%	75.23%
Total	100.00%	100.00%
		Nov - 24
Geographic Distribution ACT - Metro	\$ % at issue 1.71%	Nov - 24 1.29%
Geographic Distribution	<u>\$ % at Issue</u>	
Geographic Distribution ACT - Metro	<u>\$ % at Issue</u> 1.71%	1.29%
Geographic Distribution ACT - Metro	<u>\$ % at Issue</u> 1.71%	1.29%
Geographic Distribution ACT - Metro Total ACT	<u>\$ % at issue</u> 1.71% 1.71%	1.29% 1.29%
Geographic Distribution ACT - Metro Total ACT NSW - Inner city	\$ % at issue 1.71% 1.71% 0.18%	1.29% 1.29% 0.55%
Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro	\$% at Issue 1.71% 1.71% 0.18% 29.70%	1.29% 1.29% 0.55% 37.66%
Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro	\$ % at issue 1.71% 1.71% 0.18% 29.70% 10.39%	1.29% 1.29% 0.55% 37.66% 4.23%
Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW	\$% at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27%	1.29% 1.29% 0.55% 37.66% 4.23%
Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro	\$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28%	1.29% 1.29% 0.55% 37.66% 4.23% 42.43%
Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Motro	\$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15%	1.29% 1.29% 0.55% 37.66% 4.23% 42.43% 0.00% 0.43%
Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro	\$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28%	1.29% 1.29% 0.55% 37.66% 4.23% 42.43%
Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT	\$ % at issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43%	1.29% 1.29% 0.55% 37.66% 4.23% 42.43% 0.00% 0.43%
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	\$% at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43%	1.29% 1.29% 0.55% 37.66% 4.23% 42.43% 0.00% 0.43% 0.43%
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	\$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49%	1.29% 1.29% 0.55% 37.66% 4.23% 42.43% 0.00% 0.43% 0.43%
Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro QLD - Non metro	\$ % at issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85%	1.29% 1.29% 0.55% 37.66% 4.23% 42.43% 0.00% 0.43% 0.28% 11.86% 3.32%
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	\$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49%	1.29% 1.29% 0.55% 37.66% 4.23% 42.43% 0.00% 0.43% 0.43%
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 - Non metro Total QLD	\$\(\) 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\(\)	1.29% 1.29% 0.55% 37.66% 4.23% 42.43% 0.00% 0.43% 0.43% 0.28% 11.86% 3.32% 15.46%
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	\$ % at Issue 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%	1.29% 1.29% 0.55% 37.66% 4.23% 42.43% 0.00% 0.43% 0.28% 11.86% 3.32% 15.46%
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	\$ % at issue 1.71% 1.71% 1.71% 0.18% 2.9.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19%	1.29% 1.29% 0.55% 37.66% 4.23% 42.43% 0.00% 0.43% 0.28% 11.86% 3.32% 15.46%
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 - Metro QLD - Metro QLD - Inner city SA - Inner city SA - Metro	\$\frac{\\$ \text{at Issue}}{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\%	1.29% 1.29% 0.55% 37.66% 4.23% 42.43% 0.00% 0.43% 0.28% 11.86% 3.32% 15.46% 0.00% 5.96% 0.51%
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	\$ % at issue 1.71% 1.71% 1.71% 0.18% 2.9.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19%	1.29% 1.29% 0.55% 37.66% 4.23% 42.43% 0.00% 0.43% 0.28% 11.86% 3.32% 15.46%
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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 - Metro Total SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Non metro Total VIC WA - 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%	1.29% 1.29% 1.29% 0.55% 37.66% 4.23% 42.43% 42.43% 0.00% 0.43% 0.28% 11.86% 3.32% 15.46% 0.00% 5.96% 0.51% 6.47% 0.37% 0.00% 0.43% 0.80% 0.00% 12.63% 2.38% 15.01%
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 - 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 - Inner city VIC - Metro	\$\cdot \text{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\%	1.29% 1.29% 1.29% 0.55% 37.66% 4.23% 42.43% 42.43% 0.00% 0.43% 0.43% 0.28% 11.86% 3.32% 15.46% 0.00% 5.96% 0.51% 6.47% 0.37% 0.00% 0.43% 0.80% 0.00% 12.63% 2.38% 15.01%
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 - 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 - Non metro	\$ % 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%	1.29% 1.29% 1.29% 1.29% 0.55% 37.66% 4.23% 42.43% 0.00% 0.43% 0.28% 11.86% 3.32% 15.46% 0.00% 5.96% 0.51% 6.47% 0.37% 0.00% 0.43% 0.80% 0.00% 12.63% 2.38% 15.01% 0.00%
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 - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC - Inner city VIC - Metro VIC - Non metro Total VIC - Wetro VIC - Non metro Total VIC - Inner city VIC - Metro VIC - Non metro VIC - WA - Inner city VIA - Metro VIA - Non metro	\$\cdot \text{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\%	1.29% 1.29% 1.29% 0.55% 37.66% 4.23% 42.43% 0.00% 0.43% 0.43% 0.28% 11.86% 3.32% 15.46% 0.00% 5.96% 0.51% 6.47% 0.37% 0.00% 0.43% 0.80% 0.00% 12.63% 2.38% 15.01%
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 - Metro Total SA TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total TAS VIC - Non metro Total VIC WA - Inner city WA - Non metro Total VIA WA - Non metro Total WA	\$ % 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% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01%	1.29% 1.29% 1.29% 0.55% 37.66% 4.23% 42.43% 0.00% 0.43% 0.43% 0.28% 11.86% 3.32% 15.46% 0.00% 5.96% 0.51% 6.47% 0.37% 0.00% 0.43% 0.80% 0.00% 12.63% 2.38% 15.01% 0.00% 15.65% 2.45% 18.10%
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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 SA VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Inner city VIC - Metro VI	\$\frac{\st \text{t \text{lssue}}}{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\%	1.29% 1.29% 1.29% 1.29% 0.55% 37.66% 4.23% 42.43% 0.00% 0.43% 0.43% 0.28% 11.86% 3.32% 15.46% 0.00% 5.96% 0.51% 6.47% 0.37% 0.00% 0.43% 0.80% 0.00% 12.63% 2.38% 15.01% 0.00% 15.65% 2.45% 18.10%
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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 - 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 - Inner city VIC - Metro	\$\frac{\st \text{t \text{lssue}}}{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\%	1.29% 1.29% 1.29% 0.55% 37.66% 4.23% 42.43% 0.00% 0.43% 0.43% 0.28% 11.86% 3.32% 15.46% 0.00% 5.96% 0.51% 6.47% 0.37% 0.00% 0.43% 0.80% 0.00% 12.63% 2.38% 15.01% 0.00% 15.65% 2.45% 18.10%

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

ARREARS \$ % (scheduled balance basis)	31-60	61-90	<u>90+</u>	<u>Total</u>
ec-23	1.28%	1.06%	0.33%	2.67%
n-24	1.10%	0.59%	0.71%	2.40%
n-24	1.72%	0.96%	0.74%	3.42%
-24	0.80%	2.25%	0.86%	3.91%
24	1.68%	0.73%	1.97%	4.38%
-24	0.49%	1.02%	1.56%	3.08%
24	0.46%	0.89%	1.73%	3.07%
4	0.35%	1.05%	1.12%	2.52%
24	1.30%	0.07%	0.95%	2.31%
24	1.30%	0.26%	0.75%	2.31%
24	0.55%	0.26%	0.78%	1.59%
24	0.28%	0.27%	0.79%	1.34%
TGAGE SAFETY NET	No of Accounts	Amount (\$)		
	1	448,565		
L	3	617,654		
4	4	720,599		
24	4	718,928		
4	4	718,005		
24	2	167,088		
4	3	681,568		
	4	1,034,109		
4	2	730,387		
4	1	345,673		
1	_	-		
	1	347,397		
GAGE IN POSSESSION	No of Accounts	Amount (\$)		
	No of Accounts	Amount (\$)		
	No of Accounts	<u>Amount (\$)</u>		
3	No of Accounts	<u>Amount (\$)</u> - -		
3 1 4	No of Accounts	Amount (\$) - - -		
3 1 4	No of Accounts	Amount (\$)		
3 1 4 4	No of Accounts	Amount (\$)		
3 4 4 4	No of Accounts	Amount (\$)		
3 4 4 4	No of Accounts	Amount (\$)		
3 1 4 4 4 4 2 4	No of Accounts	Amount (\$)		
3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	No of Accounts	Amount (\$)		
3	No of Accounts	Amount (\$)		
RTGAGE IN POSSESSION 23 24 24 24 24 24 24 24 24 24	No of Accounts	Amount (\$)		
23 4 4 4 24 4 4 1 1 24 4 4 4 4	No of Accounts	Amount (\$)	LMI payment (A\$)	Net loss
3 1 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	-	-	LMI payment (A\$) 100,083	<u>Net loss</u> 9,475
3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	- - - - - - - - - - - - - -	- - - - - - - - - - - - - - - -		
3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4		LMI claim (A\$)	100,083	9,475
3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4		LMI claim (A\$)	100,083	9,475 -
3 1 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4		LMI claim [A\$]	100,083 - -	9,475 - -
3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	- - - - - - - - - - - - - - - - - - -		100,083 - - -	9,475 - - -
3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	Gross Loss 109,558	LMI claim (A\$) 109,558 297,813	100,083 - - - 294,966	9,475 - - - - 2,847
223 24 24 24 24 24 24 24 24 24 24 24 24 26 26 27 28 28 28 28 28 38 38 38 38 38 38 38 38 38 38 38 38 38	Gross Loss 109,558 297,813	LMI claim (A\$) 109,558 297,813	100,083 - - - - 294,966 -	9,475 - - - - 2,847 -
23 24 224 224 224 224 24 24 24	Gross Loss 109,558	LMI claim (A\$) 109,558 - 297,813	100,083 - - - 294,966 - -	9,475 - - - - 2,847 - -
3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	Gross Loss 109,558 297,813 407,371	LMI claim (A\$) 109,558 297,813 - 407,371	100,083 - - - 294,966 - - - 395,049	9,475 - - - - 2,847 - -
3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	Gross Loss 109,558 297,813 407,371	LMI claim (A\$) 109,558 297,813 - 407,371	100,083 - - - 294,966 - - - 395,049	9,475 - - - - 2,847 - -

	Excess Spread (A\$)	Excess Spread % p.a	Opening Bond Balance
EXCESS SPREAD			
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	-	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	14,065.99	0.17%	97,431,711
Jul-24	99,042.34	1.24%	96,027,967
Aug-24	15,311.08	0.19%	94,388,048
Sep-24	96,716.85	1.26%	91,874,864
Oct-24	13,284.41	0.18%	90,229,953
Nov-24	4,675.62	0.06%	87,645,401
Total	589,201.82		

ANNUALISED CPR	CPR % p.a
Dec-23	30.29%
Jan-24	16.74%
Feb-24	7.91%
Mar-24	23.86%
Apr-24	7.97%
May-24	24.53%
Jun-24	13.86%
Jul-24	16.60%
Aug-24	25.80%
Sep-24	17.41%
Oct-24	27.62%
Nov-24	7.95%

RESERVES Principal Draw Available Drawn Liquidity Reserve Account 738,279.42 Income Reserve 150,000.00

SUPPORTING RATINGS

Fixed Rate Swap Provider Liquidity Reserve Account Holder Bank Account Provider

SERVICER Servicer:

Role

Servicer Ranking or Rating: Servicer Rating: Servicer Experience:

AMP Bank Limited

BNP PARIBAS

Westpac

MUFG Bank, Ltd

Party

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 2018-1 Trust

Progress 2022-1 Trust Progress 2022-2 Trust Progress 2023-1 Trust Progress 2023-2 Trust Progress 2024-1 Trust

Progress 2024-2 Trust Progress Warehouse Trust No .1

Back-Up Servicer:

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

BBB+ / Baa2 N/A

Current Rating S&P / Moodys

A+/A2

A, A-1/ P-1

A-1+ / P-1

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 2019-1 Trust Progress 2020-1 Trust Progress 2021-1 Trust

Perpetual Trustee (Cold)