PROGRESS 2019-1 TRUST

Friday, 24 January 2020

Transaction Name:	Progress 2019-1 Trust
Trustee:	Perpetual Trustee Company Limited
Security Trustee:	P.T. Limited
Originator:	AMP Bank Limited
Servicer & Custodian:	AMP Bank Limited
Issue Date:	Thursday, 13th June 2019
Maturity Date:	Friday, 24th June 2050
Payment Date:	24th 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	105bps	Actual/365	25 Nov 2024		
Class AB Notes		1 M BBSW	195bps	Actual/365			
Class B Notes		1 M BBSW	225bps	Actual/365			
Class C Notes		1 M BBSW	270bps	Actual/365			
Class D Notes		1 M BBSW	620bps	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	768,258,515.44	768,258,515.44	92.00%	90.57%	AAA / Aaa
Class AB Notes	A\$	46,700,000.00	46,700,000.00	46,700,000.00	4.67%	5.51%	AAA /n.r
Class B Notes	A\$	19,300,000.00	19,300,000.00	19,300,000.00	1.93%	2.28%	AA+ /n.r.
Class C Notes	A\$	12,400,000.00	12,400,000.00	12,400,000.00	1.24%	1.46%	A /n.r.
Class D Notes	A\$	1,600,000.00	1,600,000.00	1,600,000.00	0.16%	0.19%	n.r/n.r.
TOTAL		1,000,000,000.00	848,258,515.44	848,258,515.44	100.00%	100.00%	

Current Payment Date:	F	riday, 24 January 2020					
	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
	r deterio	coupon nate			security,	(per security)	10000
Class A Notes	0.8536	1.9100%	24-Jan-20	920,000	1.38	18.55	0.8351
Class AB Notes	1.0000	2.8100%	24-Jan-20	46,700	2.39	-	1.0000
Class B Notes	1.0000	3.1100%	24-Jan-20	19,300	2.64	-	1.0000
Class C Notes	1.0000	3.5600%	24-Jan-20	12,400	3.02	-	1.0000
Class D Notes	1.0000	7.0600%	24-Jan-20	1,600	6.00	-	1.0000
TOTAL				1,000,000	15.43	18.55	

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Dec - 19</u>
Total pool size:	\$991,497,790	\$840,558,249
Total Number Of Loans (UnConsolidated):	3,892	3393
Total number of loans (consolidating split loans):	2,930	2569
Average loan Size:	\$338,395	\$327,193
Maximum loan size:	\$1,000,000	\$1,000,000
Total property value:	\$2,126,101,907	\$1,868,631,062
Number of Properties:	2934	2572
Average property value:	\$724,643	\$726,528
Average current LVR:	52.17%	50.64%
Average Term to Maturity (months):	306.58	299.36
Maximum Remaining Term to Maturity (months):	345.24	338.20
Weighted Average Seasoning (months):	37.13	44.22
Weighted Average Current LVR:	59.22%	58.50%
Weighted Average Term to Maturity (months):	314.73	307.68
% of pool with loans > \$500,000:	32.71%	32.27%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	92.27%	121.62%
% Fixed Rate Loans(Value):	6.15%	5.97%
% Interst Only loans (Value):	18.62%	16.99%
Weighted Average Mortgage Interest:	4.24%	3.63%
Investment Loans:	14.85%	15.76%
NOTE: Loan purpose determines investment lending classification from 01/03/2019	14.85%	13.70%
Outstanding Balance Distribution	\$ % at Issue	Dec - 19
≤\$0	0.00%	-0.01%
> \$0 and ≤ \$100,000	1.86%	1.99%
> \$100,000 and ≤ \$150,000	2.75%	2.82%
> \$150,000 and ≤ \$200,000	3.98%	4.14%
> \$200,000 and ≤ \$250,000	6.12%	6.96%
> $$250,000 \text{ and } \le $300,000$	9.14%	9.08%
> \$300,000 and ≤ \$350,000	11.49%	11.66%
> \$350,000 and ≤ \$400,000	11.73%	11.37%
> \$400,000 and ≤ \$450,000	10.78%	11.01%
> \$450,000 and ≤ \$500,000	9.42% 5.81%	8.72% 5.59%
> \$500,000 and ≤ \$550,000 > \$550,000 and ≤ \$600,000	5.29%	5.55%
> \$600,000 and ≤ \$650,000	4.97%	5.05%
> \$650,000 and ≤ \$700,000	3.66%	3.19%
$>$ \$700,000 and \leq \$750,000	3.94%	4.12%
$>$ \$750,000 and \leq \$800,000	1.96%	2.12%
> \$800,000 and ≤ \$850,000	1.83%	1.78%
> \$850,000 and ≤ \$900,000	2.39%	2.08%
> \$900,000 and ≤ \$950,000	1.49%	1.98%
> \$950,000 and ≤ \$1,000,000	1.38%	0.82%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution		
Outstanding balance LVK Distribution	\$ % at Issue	Dec - 19
≤ 0%	0.00%	-0.01%
> 0% and ≤ 25%	7.58%	8.07%
> 25% and ≤ 30%	4.06%	4.24%
> 30% and ≤ 35%	4.02%	3.90%
> 35% and ≤ 40%	3.29%	3.39%
> 40% and ≤ 45%	4.34%	4.38%
> 45% and ≤ 50%	8.64%	8.92%
> 50% and ≤ 55%	5.65%	5.88%
> 55% and \leq 60%	7.55%	7.95%
$> 60\%$ and $\le 65\%$	8.61%	8.49%
> 65% and ≤ 70%	8.81%	8.49%
> 70% and ≤ 75%	8.70%	9.61%
> 75% and ≤ 80%	14.84%	12.91%
> 80% and ≤ 85%	8.96%	11.33%
> 85% and ≤ 90%	4.47%	1.87%
> 90% and ≤ 95%	0.49%	0.32%
> 95% and ≤ 100%	0.00%	0.00%
> 100%	0.00%	0.25%
Total	100.00%	100.00%
Mortgage Insurance	<u>\$ % at Issue</u>	Dec - 19
		<u>Dec - 19</u>
Genworth	67.47%	70.86%
QBE	32.53%	29.11%
Uninsured	0.00%	0.03%
Total	100.00%	100.00%
Seasoning Analysis	<u>\$ % at Issue</u>	<u>Dec - 19</u>
> 0 mths and \leq 3 mths	0.20%	0.00%
> 3 mths and \leq 5 mths	0.00%	0.00%
> 6 mths and \leq 9 mths	0.00%	0.17%
> 9 mths and \leq 12 mths	0.00%	0.00%
> 12 mths and \leq 15 mths	0.00%	0.00%
> 15 mths and \leq 18 mths	6.37%	0.00%
> 18 mths and \leq 21 mths	14.80%	0.00%
> 21 mths and \leq 24 mths	20.86%	3.59%
> 24 mths and \leq 36 mths	22.65%	50.90%
> 36 mths and ≤ 48 mths	13.09%	13.20%
> 48 mths and ≤ 60 mths	9.97%	15.01%
> 60 mths and ≤ 72 mths	5.31%	7.66%
> 72 mths and \leq 84 mths	2.03%	3.52%
> 84 mths and \leq 96 mths	1.31%	2.08%
> 96 mths and ≤ 108 mths	0.54%	0.74%
> 108 mths and \leq 120 mths	0.25%	0.37%
> 120 mths	2.64%	2.77%
Total	100.00%	100.00%
Geographic Distribution	<u>\$ % at Issue</u>	Dec - 19
	0.000/	0.130/
NSW - Inner city	0.09%	0.12%
NSW - Inner city NSW - Metro	0.09%	0.12%
NSW - Metro	34.04%	33.92%
NSW - Metro NSW - Non metro	34.04% 9.70%	33.92% 9.44%
NSW - Metro	34.04%	33.92%
NSW - Metro NSW - Non metro	34.04% 9.70%	33.92% 9.44%
NSW - Metro NSW - Non metro Total NSW	34.04% 9.70%	33.92% 9.44%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city	34.04% 9.70% 43.83% 0.00%	33.92% 9.44% 43.48% 0.00%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro	34.04% 9.70% 43.83% 0.00% 1.68%	33.92% 9.44% 43.48% 0.00% 1.83%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro	34.04% 9.70% 43.83% 0.00% 1.68% 0.00%	33.92% 9.44% 43.48% 0.00% 1.83% 0.00%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro	34.04% 9.70% 43.83% 0.00% 1.68%	33.92% 9.44% 43.48% 0.00% 1.83%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 1.68%	33.92% 9.44% 43.48% 0.00% 1.83%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 1.68% 0.00%	33.92% 9.44% 43.48% 0.00% 1.83% 0.00%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 1.68%	33.92% 9.44% 43.48% 0.00% 1.83%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Inner city	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 1.68% 0.00% 0.36%	33.92% 9.44% 43.48% 0.00% 1.83% 0.00% 1.83%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Inner city NT - Metro NT - Non metro	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 1.68% 0.00% 0.36% 0.00%	33.92% 9.44% 43.48% 0.00% 1.83% 0.00% 1.83% 0.00% 0.43% 0.00%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Inner city	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 1.68% 0.00% 0.36%	33.92% 9.44% 43.48% 0.00% 1.83% 0.00% 1.83% 0.00% 0.43%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Inner city NT - Metro NT - Non metro Total NT	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 1.68% 0.00% 0.36% 0.00% 0.36%	33.92% 9.44% 43.48% 0.00% 1.83% 0.00% 1.83% 0.00% 0.43%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.36% 0.17%	33.92% 9.44% 43.48% 0.00% 1.83% 0.00% 1.83% 0.00% 0.43% 0.00% 0.43% 0.43%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20%	33.92% 9,44% 43.48% 0.00% 1.83% 0.00% 0.43% 0.00% 0.43% 0.16% 4.09%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Inner city SA - Non metro	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 0.36% 0.36% 0.17% 4.20% 0.33%	33.92% 9.44% 43.48% 0.00% 1.83% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.16% 4.09% 0.41%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20%	33.92% 9,44% 43.48% 0.00% 1.83% 0.00% 0.43% 0.00% 0.43% 0.16% 4.09%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Inner city SA - Non metro	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 0.36% 0.36% 0.17% 4.20% 0.33%	33.92% 9.44% 43.48% 0.00% 1.83% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.16% 4.09% 0.41%
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NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Non metro Total NT SA - Inner city SA - Inner city SA - Non metro Total SA QLD - Inner city	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70%	33.92% 9.44% 43.48% 0.00% 1.83% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.16% 4.09% 0.41% 4.66%
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NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Inner city SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Non metro Total QLD TAS - Inner city TAS - Metro TAS - Inner city	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.45%	33.92% 9,44% 43.48% 0.00% 1.83% 0.00% 0.43% 0.00% 0.43% 0.16% 4.09% 0.41% 4.66% 0.18% 7.46% 4.93% 12.56% 0.00% 0.52% 0.43%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city 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 - Inner city TAS - Non metro Total QLD TAS - Inner city TAS - Non metro Total TAS	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.45% 0.98%	33.92% 9.44% 43.48% 0.00% 1.83% 0.00% 0.43% 0.00% 0.43% 0.06% 4.09% 0.41% 4.66% 7.46% 4.93% 12.56% 0.00% 0.52% 0.43% 0.96%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Inner city SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Non metro Total QLD TAS - Inner city TAS - Metro Total QLD TAS - Inner city TAS - Metro Total TAS VIC - Inner city VIC - Inner city VIC - Inner city	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.45% 0.98%	33.92% 9.44% 43.48% 0.00% 1.83% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.16% 4.09% 0.41% 4.66% 0.18% 7.46% 4.93% 12.56% 0.00% 0.52% 0.43% 0.96% 0.76% 19.83%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Non metro Total NT SA - Inner city SA - Inner city SA - Non metro Total SA QLD - Inner city QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Metro QLD - Non metro Total QLD VIC - Inner city VIC - Inner city VIC - Metro VIC - Non metro	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.45% 0.98% 0.71% 21.36% 2.37%	33.92% 9.44% 43.48% 0.00% 1.83% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.16% 4.09% 0.41% 4.66% 0.18% 7.46% 0.18% 7.46% 0.18% 7.46% 0.3% 12.56% 0.00% 0.52% 0.43% 0.96% 19.83% 2.30%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Inner city SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Non metro Total QLD TAS - Inner city TAS - Metro Total QLD TAS - Inner city TAS - Metro Total TAS VIC - Inner city VIC - Inner city VIC - Inner city	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.45% 0.98%	33.92% 9.44% 43.48% 0.00% 1.83% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.16% 4.09% 0.41% 4.66% 0.18% 7.46% 4.93% 12.56% 0.00% 0.52% 0.43% 0.96% 0.76% 19.83%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city 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 - Metro Total QLD TAS - Inner city VIC - Inner city VIC - Inner city VIC - Non metro Total IAS	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.45% 0.98% 0.71% 21.36% 2.37% 24.44%	33.92% 9.44% 43.48% 0.00% 1.83% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.16% 4.09% 0.41% 4.66% 0.18% 7.46% 4.93% 12.56% 0.00% 0.52% 0.43% 0.96% 19.83% 2.30% 22.90%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Non metro Total NT SA - Inner city SA - Inner city SA - Non metro Total SA QLD - Inner city QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Metro QLD - Non metro Total QLD VIC - Inner city VIC - Inner city VIC - Metro VIC - Non metro	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.45% 0.98% 0.71% 21.36% 2.37%	33.92% 9.44% 43.48% 0.00% 1.83% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.16% 4.09% 0.41% 4.66% 0.18% 7.46% 0.18% 7.46% 0.18% 7.46% 0.3% 12.56% 0.00% 0.52% 0.43% 0.96% 19.83% 2.30%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city 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 - Metro Total QLD TAS - Inner city TAS - Metro Total QLD TAS - Inner city VIC - Inner city VIC - Inner city VIC - Non metro Total VIC	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.45% 0.98% 0.71% 21.36% 2.37% 24.44%	33.92% 9.44% 43.48% 0.00% 1.83% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.16% 4.09% 0.41% 4.66% 0.18% 7.46% 4.93% 12.56% 0.00% 0.52% 0.43% 0.96% 19.83% 2.30% 22.90%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city 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 Total TAS VIC - Inner city VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.45% 0.98% 0.71% 21.36% 2.37% 24.44% 0.28% 10.74%	33.92% 9.44% 43.48% 0.00% 1.83% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.16% 4.09% 0.41% 4.66% 0.18% 7.46% 0.18% 7.46% 0.18% 7.46% 0.00% 0.52% 0.43% 0.96% 0.43% 0.96% 0.76% 19.83% 2.30% 22.90%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city 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 - Inner city TAS - Non metro Total QLD TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Metro VIC - Metro Total VIC WA - Inner city WA - Metro WA - Non metro	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.98% 0.71% 21.36% 2.37% 24.44%	33.92% 9.44% 43.48% 0.00% 1.83% 0.00% 0.43% 0.00% 0.43% 0.43% 0.43% 0.43% 0.43% 0.41% 4.66% 0.18% 7.46% 4.93% 12.56% 0.00% 0.52% 0.43% 0.96% 0.96% 0.76% 2.30% 2.30% 2.30% 2.30% 11.69% 1.07%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city 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 Total TAS VIC - Inner city VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.45% 0.98% 0.71% 21.36% 2.37% 24.44% 0.28% 10.74%	33.92% 9.44% 43.48% 0.00% 1.83% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.16% 4.09% 0.41% 4.66% 0.18% 7.46% 0.18% 7.46% 0.18% 7.46% 0.00% 0.52% 0.43% 0.96% 0.43% 0.96% 0.76% 19.83% 2.30% 22.90%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city 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 Tatal QLD TAS - Inner city VIC - Inner city VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Non metro Total WA	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.45% 0.98% 0.71% 21.36% 2.37% 24.44% 0.28% 10.74% 0.94% 11.96%	$\begin{array}{c} 33.92\%\\ 9.44\%\\ 43.48\%\\ 0.00\%\\ 1.83\%\\ 0.00\%\\ 1.83\%\\ 0.00\%\\ 0.43\%\\ 0.00\%\\ 0.43\%\\ 0.00\%\\ 0.43\%\\ 0.00\%\\ 0.43\%\\ 0.16\%\\ 4.09\%\\ 0.41\%\\ 4.66\%\\ 4.93\%\\ 12.56\%\\ 12.56\%\\ 0.00\%\\ 0.52\%\\ 0.43\%\\ 12.56\%\\ 19.83\%\\ 2.30\%\\ 22.90\%\\ 0.33\%\\ 11.69\%\\ 1.07\%\\ 13.08\%\end{array}$
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Non metro Total NT SA - Inner city SA - Inner city SA - Non metro Total SA QLD - Inner city QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Metro QLD - Non metro Total QLD VIC - Inner city VIC - Inner city VIC - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total INE VIC - Non metro Total VIC WA - Inner city WA - Non metro Total WA Total Inner City	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.45% 0.98% 0.71% 21.36% 2.37% 24.44% 0.28% 10.74% 0.94% 11.96%	33.92% 9.44% 43.48% 0.00% 1.83% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.16% 4.09% 0.41% 4.66% 0.18% 7.46% 0.18% 7.46% 0.18% 7.46% 0.22% 0.33% 12.56% 0.96% 0.52% 0.33% 11.69% 1.07% 13.08%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city 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 - Non metro Total TAS VIC - Inner city VIC - Non metro Total INF	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.45% 0.98% 0.71% 21.36% 2.37% 24.44% 0.28% 10.74% 0.94% 11.96%	33.92% 9.44% 43.48% 0.00% 1.83% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.06% 4.09% 0.41% 4.66% 7.46% 4.93% 12.56% 0.00% 0.52% 0.43% 0.96% 12.56% 0.00% 0.52% 0.33% 2.30% 22.90% 0.33% 11.69% 1.07% 13.08%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city 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 Total TAS VIC - Inner city VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total TAS	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.45% 0.98% 0.71% 21.36% 2.37% 24.44% 0.28% 10.74% 0.94% 11.96%	33.92% 9.44% 43.48% 0.00% 1.83% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.16% 4.09% 0.41% 4.66% 0.18% 7.46% 0.18% 7.46% 0.18% 7.46% 0.22% 0.33% 12.56% 0.96% 0.52% 0.33% 11.69% 1.07% 13.08%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Inner city QLD - Metro QLD - Non metro Total QLD TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total INF	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.45% 0.98% 0.71% 21.36% 2.37% 24.44% 0.28% 10.74% 0.94% 11.96%	33.92% 9.44% 43.48% 0.00% 1.83% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.06% 4.09% 0.41% 4.66% 7.46% 4.93% 12.56% 0.00% 0.52% 0.43% 0.96% 12.56% 0.00% 0.52% 0.33% 2.30% 22.90% 0.33% 11.69% 1.07% 13.08%
NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Inner city QLD - Metro QLD - Non metro Total QLD TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Non metro Total VIC WA - Inner city WA - Non metro Total INA	34.04% 9.70% 43.83% 0.00% 1.68% 0.00% 1.68% 0.00% 0.36% 0.17% 4.20% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.45% 0.98% 0.71% 21.36% 2.37% 24.44% 0.28% 10.74% 0.94% 11.96%	33.92% 9.44% 43.48% 0.00% 1.83% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.00% 0.43% 0.16% 4.09% 0.41% 4.66% 0.18% 7.46% 4.93% 12.56% 0.00% 0.52% 0.43% 0.96% 0.52% 0.43% 0.96% 0.52% 0.43% 0.96% 0.52% 0.43% 0.96% 0.52% 0.43% 0.96% 0.52% 0.43% 0.96% 0.52% 0.43% 0.52% 0.52% 0.43% 0.52% 0.43% 0.52% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55% 0.55%0.55% 0.55% 0.55% 0.55%0.55% 0.55% 0.55% 0.55%0.55% 0.55% 0.55% 0.55%0.55% 0.55%0.55% 0.55% 0.55% 0.55%0.55% 0.55% 0.55% 0.55%0.55% 0.55% 0.55%0.55% 0.55% 0.55%0.55% 0.55% 0.55%0.55% 0.55% 0.55%0.55% 0.55% 0.55%0.55% 0.55% 0.55%0.55% 0.55%0.55% 0.55%0.55% 0.55%0.55% 0.5

ARREARS \$ % (scheduled balance basis)	31-60	61-90	90+	Total
Jul-19	0.09%	0.07%	0.00%	0.16%
Aug-19	0.19%	0.00%	0.07%	0.27%
Sep-19	0.14%	0.12%	0.15%	0.41%
Oct-19	0.09%	0.08%	0.22%	0.39%
Nov-19	0.09%	0.13%	0.18%	0.40%
Dec-19	0.23%	0.11%	0.15%	0.49%
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
	no orricounts	, unount (y)		
Jul-19	-	-		
Aug-19	-	-		
-		1 000 715		
Sep-19	5	1,836,715		
Oct-19	5	1,838,646		
Nov-19	5	1,840,188		
Dec-19	6	2,088,487		
566 15	0	_,,		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Jul-19				
	-	-		
Aug-19	-	-		
Sep-19	-	-		
Oct-19				
		-		
Nov-19	-	-		
Dec-19	-	-		
PRINCIPAL LOSS	Crease Lana	INAL alating (AC)	INII maximum and (AC)	Not loss
	Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss
2019	-	-	-	-
Total	-	-	-	-
EXCESS SPREAD	Excess Spread (A\$)	Excess Spread % p.a	Opening Bond Balance	
Jul-19	-	0.00%	\$ 1,000,000,000	
Aug-19	-	0.00%	\$ 936,120,595	
Sep-19		0.00%		
	-			
Oct-19	-	0.00%	\$ 900,668,577	
Nov-19	-	0.00%	\$ 879,568,974	
Dec-19		0.00%		
Dec-15	-	0.00%	\$ 805,527,828	
Total	-			
ANNUALISED CPR	<u>CPR % p.a</u>			
Jul-19	37.34%			
Aug-19	17.55%			
Sep-19	16.48%			
Sep-19 Oct-19	16.48% 21.50%			
Oct-19	21.50%			
Oct-19 Nov-19	21.50% 14.06%			
Oct-19	21.50%			
Oct-19 Nov-19 Dec-19	21.50% 14.06% 17.54%			
Oct-19 Nov-19	21.50% 14.06%	Drawn		
Oct-19 Nov-19 Dec-19 <u>RESERVES</u>	21.50% 14.06% 17.54%			
Oct-19 Nov-19 Dec-19 RESERVES Principal Draw	21.50% 14.06% 17.54% Available	Drawn 494,270.29		
Oct-19 Nov-19 Dec-19 RESERVES Principal Draw Liquidity Reserve Account	21.50% 14.06% 17.54% Available 7,205,996.08			
Oct-19 Nov-19 Dec-19 RESERVES Principal Draw	21.50% 14.06% 17.54% Available			
Oct-19 Nov-19 Dec-19 RESERVES Principal Draw Liquidity Reserve Account	21.50% 14.06% 17.54% Available 7,205,996.08			
Oct-19 Nov-19 Dec-19 RESERVES Principal Draw Liquidity Reserve Account Income Reserve	21.50% 14.06% 17.54% Available 7,205,996.08			
Oct-19 Nov-19 Dec-19 Principal Draw Liquidity Reserve Account Income Reserve SUPPORTING RATINGS	21.50% 14.06% 17.54% Available 7,205,996.08 150,000.00	494,270.29 - -	Potion Trigger 59 D	
Oct-19 Nov-19 Dec-19 Principal Draw Liquidity Reserve Account Income Reserve	21.50% 14.06% 17.54% Available 7,205,996.08	494,270.29 - - - <u>Current Rating S&P /</u>	Rating Trigger S&P	
Oct-19 Nov-19 Dec-19 Principal Draw Liquidity Reserve Account Income Reserve SUPPORTING RATINGS	21.50% 14.06% 17.54% Available 7,205,996.08 150,000.00	494,270.29 - -	<u>Rating Trigger 5&P</u> /Moodys	
Oct-19 Nov-19 Dec-19 Principal Draw Liquidity Reserve Account Income Reserve SUPPORTING RATINGS Role	21.50% 14.06% 17.54% Available 7,205,996.08 150,000.00 <u>Party</u>	494,270.29 - - - - - - - - - - - - - - - - - - -	/Moodys	
Oct-19 Nov-19 Dec-19 Principal Draw Liquidity Reserve Account Income Reserve SUPPORTING RATINGS Role Fixed Rate Swap Provider	21.50% 14.06% 17.54% Available 7,205,996.08 150,000.00 <u>Party</u> AMP Bank Limited	494,270.29 - - - <u>Current Rating S&P /</u>	/Moodys BBB /A3(cr)	
Oct-19 Nov-19 Dec-19 Principal Draw Liquidity Reserve Account Income Reserve SUPPORTING RATINGS Role Fixed Rate Swap Provider Standby Swap Provider	21.50% 14.06% 17.54% Available 7,205,996.08 150,000.00 <u>Party</u> AMP Bank Limited NAB	494,270.29 - - - - - - - - - - - - - - - - - - -	/Moodvs BBB /A3(cr) BBB /A3(cr)	
Oct-19 Nov-19 Dec-19 Principal Draw Liquidity Reserve Account Income Reserve SUPPORTING RATINGS Role Fixed Rate Swap Provider Standby Swap Provider Liquidity Reserve Account Holder	21.50% 14.06% 17.54% Available 7,205,996.08 150,000.00 Party AMP Bank Limited NAB MUFG Bank, Ltd	494,270.29 - - - - - - - - - - - - - - - - - - -	/Moodvs BBB /A3(cr) BBB /A3(cr) A- / P-1	
Oct-19 Nov-19 Dec-19 Principal Draw Liquidity Reserve Account Income Reserve SUPPORTING RATINGS Role Fixed Rate Swap Provider Standby Swap Provider	21.50% 14.06% 17.54% Available 7,205,996.08 150,000.00 <u>Party</u> AMP Bank Limited NAB	494,270.29 - - - - - - - - - - - - - - - - - - -	/Moodvs BBB /A3(cr) BBB /A3(cr)	
Oct-19 Nov-19 Dec-19 Principal Draw Liquidity Reserve Account Income Reserve SUPPORTING RATINGS Role Fixed Rate Swap Provider Standby Swap Provider Liquidity Reserve Account Holder	21.50% 14.06% 17.54% Available 7,205,996.08 150,000.00 Party AMP Bank Limited NAB MUFG Bank, Ltd	494,270.29 - - - - - - - - - - - - - - - - - - -	/Moodvs BBB /A3(cr) BBB /A3(cr) A- / P-1	
Oct-19 Nov-19 Dec-19 Principal Draw Liquidity Reserve Account Income Reserve SUPPORTING RATINGS Role Fixed Rate Swap Provider Standby Swap Provider Liquidity Reserve Account Holder Bank Account Provider	21.50% 14.06% 17.54% Available 7,205,996.08 150,000.00 Party AMP Bank Limited NAB MUFG Bank, Ltd	494,270.29 - - - - - - - - - - - - - - - - - - -	/Moodvs BBB /A3(cr) BBB /A3(cr) A- / P-1	
Oct-19 Nov-19 Dec-19 Principal Draw Liquidity Reserve Account Income Reserve SUPPORTING RATINGS Role Fixed Rate Swap Provider Standby Swap Provider Liquidity Reserve Account Holder Bank Account Provider SERVICER	21.50% 14.06% 17.54% Available 7,205,996.08 150,000.00 Party AMP Bank Limited NAB MUFG Bank, Ltd Westpac	494,270.29 - - - - - - - - - - - - - - - - - - -	/Moodvs BBB /A3(cr) BBB /A3(cr) A- / P-1	
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