PROGRESS 2008-1R TRUST

Monday, 25 January 2021 - Payment Date

Progress 2008-1R Trust Transaction Name:

Trustee: Security Trustee: Perpetual Trustee Company Limited P.T. Limited AMP Bank Limited AMP Bank Limited Originator: Servicer & Custodian: Thursday,23rd October 2008
Tuesday, 23th November 2049
The 23rd day of each month
Sydney & Melbourne Issue Date: Maturity Date: Payment Date:

Business Day for Payments:
Determination Date & Ex-Interest Date:
Substitution End Date:

Three Business Days before each Payment Date. Sunday, 23th October 2016

Stock Exchange Listing:

Current Payment Date:

Class A Notes Class AB Notes Class B Notes		Base 1 M BBSW 1 M BBSW 1 M BBSW	<u>Margin</u> 50 bps 60 bps 0 bps	Interest Calculation Actual/365 Actual/365 Actual/365			
	Currency	Initial Stated Amount	Current Invested Amount	Current Stated Amount	Percentages at Issue	Current Percentages	Rating S&P
Class A Notes	A\$	3,300,000,000.00	3,300,000,000.00	3,300,000,000.00	82.5000%	82.5000%	AAA
Class AB Notes	A\$	400,000,000.00	400,000,000.00	400,000,000.00	10.0000%	10.0000%	AAA
Class B Notes	A\$	300,000,000.00	300,000,000.00	300,000,000.00	7.5000%	7.5000%	
TOTAL		4,000,000,000.00	4,000,000,000.00	4,000,000,000.00	100.0000%	100.0000%	

Monday, 25 January 2021

Class Notes Property Prop	Current Payment Date:	Monday, 25 January 2021						
Class Notes			Coupon Rate	Coupon Rate Reset Date	Current Issued Notes (No.)			
Desk 1,00								
COLLITERAL HECORNATION								
COLLITERAL INFORMATION At issue Dec. 20		1.00	0.0100%	25-Jan-21			1.0000	
Total pool size: \$2,446,800,933.68 \$3,651,451,674.71 Total Number Of Learn (UnConsolidated): 12926 15,016 Total number of learn (consolidating split learns): 7512 8,999 Average (lon Size: \$12,720.17 \$405,761.94 Average (lon Size: \$12,720.17 \$405,761.94 Average (lon Size: \$12,999.800.00 \$1,999.00	TOTAL				40,000	102.16		
Total number of Josen (unconsolidates) 15216 8,999 Average Ioan Site: \$352,7021,7 \$00,761.94 Mariante Ioan Site: \$1,599,860.00 \$1,999,500.00 Total property salue: \$4,178,12,846.00 \$5,911,840,486.67 Number of Properties: \$80,000.00 \$5,911,840,486.67 Number of Property value: \$40,000,000.11 \$74,200.93 Average property value: \$61,155 \$5,207 Average property value: \$1,200.00 \$1,200.00 Average promote Value: \$1,200.00 \$1,200.00 Average Carest U.V. \$6,145 \$5,207 Average Carest U.V. \$1,200.00 \$1,200.00 Average Carest U.V. \$1,200.00 \$1,200.00 Average Carest U.V. \$1,200.00 \$1,200.00 Weighted Average Current U.V. \$6,500.00 \$2,200.00 Weighted Average Current U.V. \$1,200.00 \$3,120.00 Weighted Average Current U.V. \$1,200.00 \$1,200.00 Weighted Average Current U.V. \$1,200.00 \$1,200.00 Weighted Average Current U.V. \$1,20	COLLATERAL INFORMATION			At Issue	1	<u>Dec - 20</u>		
Total number of loans (consolidating split loans): 7512 \$9.99 Maximum loan size: \$135,750.207 \$9.95,751.204 Number of Proporties: \$8,490 \$5,199,587.00 Number of Proporties: \$84,900 \$9,144.40,866.7 Number of Proporties: \$90,000.14 \$9,247.207.33 Average property value: \$90,000.14 \$9.00 Weighted Average from the Muturly (months): \$9.00 \$9.00 Weighted Average from the Muturly (months): \$9.00 \$9.00 Weighted Average from the Muturly (months): \$9.00 \$9.00 We pool (amount) Lobot Lans: \$0.00 \$9.00 We pool (amount) Lobot Lans: \$0.00 \$9.00 We pool (amount) Lobot Lans: \$9.00 \$9.00 We pool (amount) Lobot Lans: \$9.00<	Total pool size:			\$2,446,809,933.68		\$3,651,451,674.71		
Mariamum loan size: \$1,999,860.00 \$1,999,957.00 \$1,999	Total Number Of Loans (UnConsolidated):					15,016		
Maximum Interest \$1,998,80.00 \$1,199,80.00 \$1,198,00	Total number of loans (consolidating split loans):							
Total property value:	•							
Number of Properties: \$480 9,544 Average property value: \$49,388.12 \$724,2073 Average current LVE: \$1,41% \$5,65% Average Term to Maturity (months): 337.41 28.137 Masimum Remaining Term to Maturity (months): 359.21 351.19 Weighted Average Seconing (months): 14.47 \$1.78 Weighted Average Term to Mitturity (months): 33.36 30.122 W of pool with learns > \$500,000: 34.00% \$1.1% W of pool with learns > \$500,000: 34.00% \$1.1% W of pool with learns > \$500,000: \$1.00% \$1.1% W of pool with learns > \$500,000: \$1.00% \$1.1% W of pool with learns > \$500,000: \$1.00% \$1.20% W of pool with learns > \$500,000: \$1.00% \$1.20% W inters tonly learns (Value): \$1.21% \$1.20% W inters tonly learns (Value): \$5.21% \$1.20% W inters tonly learns (Value): \$5.21% \$1.20% Weighted Average Coupon: \$5.81 to the second policy \$1.00% S 500,000 and \$1.500.00								
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Outstanding Balance LVR Distribution ≤ 0%	And the	
≤ 0%	\$ % at Issue	<u>Dec - 20</u>
	0.00%	-0.05%
> 0% and ≤ 25%	2.44%	2.84%
> 25% and ≤ 30%	1.42%	1.64%
> 30% and ≤ 35%	2.16%	2.35%
> 35% and ≤ 40%	2.84%	3.35%
> 40% and ≤ 45%	3.64%	4.84%
> 45% and ≤ 50%	4.42%	5.47%
> 50% and ≤ 55%	5.25%	7.19%
> 55% and ≤ 60% > 60% and ≤ 65%	6.65%	8.42%
> 65% and ≤ 70%	8.11% 9.76%	10.18% 12.33%
> 70% and ≤ 75%	12.31%	18.01%
> 75% and ≤ 80%	32.32%	16.69%
> 80% and ≤ 85%	2.08%	4.45%
> 85% and ≤ 90%	3.02%	1.70%
> 90% and ≤ 95%	3.59%	0.22%
> 95% and ≤ 100%	0.00%	0.10%
> 100%	0.00%	0.28%
Total	100.00%	100.00%
Mortgage Insurance	\$ % at Issue	<u>Dec - 20</u>
Genworth	14.08%	17.20%
QBE	7.20%	2.07%
Insurable	78.72%	80.73%
Total	100.00%	100.00%
Seasoning Analysis	\$ % at Issue	<u>Dec - 20</u>
> 0 mths and ≤ 3 mths	12.74%	0.00%
> 3 mths and ≤ 6 mths	30.29%	0.00%
> 6 mths and ≤ 9 mths	18.24%	0.00%
> 9 mths and ≤ 12 mths	9.96%	2.82%
> 12 mths and ≤ 15 mths	7.04%	5.05%
> 15 mths and ≤ 18 mths	2.91%	5.15%
> 18 mths and ≤ 21 mths	1.68%	2.52%
> 21 mths and ≤ 24 mths	1.89%	2.84%
> 24 mths and ≤ 36 mths	4.91%	16.98%
> 36 mths and ≤ 48 mths	2.48%	24.11%
> 48 mths and ≤ 60 mths	2.61%	13.41%
> 60 mths and ≤ 72 mths	1.97%	6.81%
> 72 mths and ≤ 84 mths	1.38%	6.69%
> 84 mths and ≤ 96 mths	0.65%	4.21%
> 96 mths and ≤ 108 mths	0.45%	2.21%
> 108 mths and ≤ 120 mths	0.42%	1.37%
> 120 mths	0.38%	5.83%
> 120 mths Total	0.38% 100.00 %	5.83% 100.00%
Total	100.00%	100.00%
Total Geographic Distribution	100.00% \$ % at Issue	100.00% <u>Dec - 20</u>
Total Geographic Distribution NSW - Inner City	100.00% <u>\$ % at issue</u> 0.23%	100.00% Dec - 20 0.11%
Total Geographic Distribution NSW - Inner City NSW - Metro	100.00% \$ % at Issue 0.23% 33.00%	100.00% Dec - 20 0.11% 38.29%
Total Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro	100.00% \$ % at Issue 0.23% 33.00% 8.03%	100.00% Dec - 20 0.11% 38.29% 8.17%
Total Geographic Distribution NSW - Inner City NSW - Metro	100.00% \$ % at Issue 0.23% 33.00%	100.00% Dec - 20 0.11% 38.29%
Total Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro	100.00% \$ % at Issue 0.23% 33.00% 8.03%	100.00% Dec - 20 0.11% 38.29% 8.17%
Total Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW	100.00% 5 % at Issue 0.23% 33.00% 8.03% 41.26%	100.00% Dec - 20 0.11% 38.29% 8.17% 46.57%
Total Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City	100.00% \$ % at Issue 0.23% 33.00% 8.03% 41.26% 0.00%	100.00% Dec - 20 0.11% 38.29% 8.17% 46.57% 0.00%
Total Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro	100.00% \$ % at issue 0.23% 33.00% 8.03% 41.26% 0.00% 2.02%	100.00% Dec - 20 0.11% 38.29% 8.17% 46.57% 0.00% 1.96%
Total Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro	100.00% \$ % at issue 0.23% 33.00% 8.03% 41.26% 0.00% 2.02% 0.00%	100.00% Dec - 20 0.11% 38.29% 8.17% 46.57% 0.00% 1.96% 0.00%
Total Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro	100.00% \$ % at issue 0.23% 33.00% 8.03% 41.26% 0.00% 2.02% 0.00%	100.00% Dec - 20 0.11% 38.29% 8.17% 46.57% 0.00% 1.96% 0.00%
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Total Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City	100.00% 5 % at issue 0.23% 33.00% 8.03% 41.26% 0.00% 2.02% 0.00% 2.02%	100.00% Dec - 20 0.11% 38.29% 8.17% 46.57% 0.00% 1.96% 0.00% 0.14%
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Total Geographic Distribution NSW - Inner City NSW - Metro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City VIC - Non Metro VIC - Non Metro VIC - Non Metro	100.00% \$ % at issue 0.23% 33.00% 8.03% 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% 2.26%	100.00% Dec - 20 0.11% 38.29% 8.17% 46.57% 0.00% 1.96% 0.00% 1.96% 0.14% 19.11%
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Geographic Distribution NSW - Inner City NSW - Inner City NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Metro VIC - Non Metro Total VIC TAS - Inner City TAS - Inner City TAS - Non Metro Total TAS QLD - Inner City QLD - Metro QLD - Non Metro Total QLD WA - Inner City WA - Metro WA - Non Metro Total QLA SA - Metro SA - Non Metro Total SA NT - Inner City NT - Non Metro Total SA NT - Inner City NT - Metro NT - Non Metro Total SA NT - Inner City NT - Metro NT - Non Metro Total NT	100.00% 5 % at Issue 0.23% 33.00% 8.03% 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% 1.03% 0.48% 1.03% 1.22% 8.44% 7.26% 15.92% 0.18% 11.46% 1.09% 12.74% 0.05% 5.23% 0.55% 5.84% 0.00% 0.18% 0.00% 0.18% 0.00% 0.18% 0.00%	100.00% Dec - 20 0.11% 38.29% 8.17% 46.57% 0.00% 1.96% 0.00% 1.96% 0.14% 19.11% 1.72% 20.97% 0.01% 0.43% 0.14% 0.57% 0.02% 8.38% 5.08% 13.48% 0.07% 11.15% 0.59% 11.82% 0.05% 3.97% 0.35% 4.37%
Geographic Distribution NSW - Inner City NSW - Netro NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Metro VIC - Non Metro Total VIC TAS - Inner City TAS - Inner City TAS - Non Metro Total TAS QLD - Inner City QLD - Metro QLD - Non Metro Total QLD WA - Inner City WA - Metro VIC -	100.00% \$ **at Issue 0.23% 33.00% 8.03% 41.26% 0.00% 2.02% 0.00% 2.02% 0.053% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% 1.03% 0.48% 1.03% 0.22% 8.44% 7.26% 15.92% 0.18% 11.46% 1.09% 12.74% 0.05% 5.23% 0.55% 5.84% 0.00% 0.18% 0.00% 0.18% 1.37%	100.00% Dec - 20 0.11% 38.29% 8.17% 46.57% 0.00% 1.96% 0.00% 1.96% 0.14% 19.11% 1.72% 20.97% 0.01% 0.43% 0.14% 0.55% 0.02% 8.38% 5.08% 13.48% 0.07% 11.15% 0.59% 11.82% 0.05% 3.97% 0.35% 4.37% 0.00% 0.18% 0.00% 0.18% 0.00%
Geographic Distribution NSW - Inner City NSW - Inner City NSW - Nom Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Metro VIC - Non Metro Total VIC TAS - Inner City TAS - Metro Total TAS QLD - Inner City QLD - Metro QLD - Non Metro Total QLD WA - Inner City WA - Non Metro Total WA SA - Inner City SA - Metro SA - Non Metro Total SA NT - Inner City NT - Metro NT - Non Metro Total SA NT - Inner City NT - Metro NT - Non Metro Total IAS Total IAS	100.00% \$ **at Issue* 0.23% 33.00% 8.03% 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% 1.03% 0.22% 8.44% 7.26% 15.92% 0.18% 11.46% 1.09% 12.74% 0.05% 5.23% 0.56% 5.84% 0.00% 0.18% 0.00% 0.18% 0.00% 0.18% 0.00% 0.18% 0.00% 0.18% 0.00% 0.18% 0.00% 0.18% 0.00% 0.18% 0.00%	100.00% Dec - 20 0.11% 38.29% 8.17% 46.57% 0.00% 1.96% 0.00% 1.96% 0.014% 19.11% 0.57% 0.02% 8.38% 5.08% 13.48% 0.07% 11.15% 0.59% 11.82% 0.05% 3.97% 0.05% 3.97% 0.01% 0.43% 0.14% 0.57%

EXCESS SPREAD	Excess Spread (A\$)	Excess Spread % p.a 0.5644%	Opening Bond Balance	
Total	2,581,595.18	2,082,817.36	1,845,749.99	730,702.44
2020	138,762.13	138,762.13	135,751.13	3,011.00
2019	136,543.54	102,841.32	101,610.01	34,933.53
2018	773,368.37	611,980.67	473,484.57	299,883.80
2017	70,640.80	70,640.80	36,753.18	33,887.62
2015 2016	71,736.25 1,244.06	71,736.25 1,244.06	65,674.88 229.33	6,061.37 1,014.73
2014	322,150.81	322,150.21	309,451.39	108.00
2013	354,807.46	321,243.45	320,134.72	37,714.24
2012	296,135.60	260,535.58	234,496.76	66,046.01
2010	338,619.20	181,682.89	168,164.02	170,455.18
PRINCIPAL LOSS 2009	<u>Gross Loss</u> 77,586.96	<u>LMI Claim</u>	LMI Payment	Net loss 77,586.96
Dec-20	165	55,876,524		
Nov-20	229	109,340,889 73,415,935		
Sep-20 Oct-20	1,021 339	321,348,914		
Aug-20	1,124	348,332,236		
Jul-20	1,165	360,990,946		
Jun-20	1,312	403,442,905		
May-20	1,379	424,667,391		
Apr-20	1,279	392,392,190		
Mar-20	35	9,937,778		
Feb-20	- -	-		
*COVID-19 HARDSHIP Jan-20	No of Accounts	Amount (\$)		
Nov-20 Dec-20	299 239	96,929,202 80,624,940		
Oct-20 Nov-20	419 299	133,448,727		
Sep-20	1,079	336,919,117		
Aug-20	1,197	369,043,350		
Jul-20	1,233	380,851,013		
Jun-20	1,312	403,442,905		
May-20	1,441	444,404,278		
Apr-20	1,343	411,916,858		
Mar-20	64	18,179,471		
Jan-20 Feb-20	53 50	14,104,490 14,269,821		
MORTGAGE SAFETY NET\HARDSHIPS Incl. COV-19	No of Accounts	Amount (\$)		
Dec-20	2	599,032		
Oct-20 Nov-20	2 2	570,703 596,692		
Sep-20	2	564,883		
Aug-20	2	539,951		
Jul-20	1	243,240		
Jun-20	1	242,453		
May-20	1	241,530		
Apr-20	1	240,693		
Mar-20	1	239,815		
Feb-20	1	238,807		
MORTGAGE IN POSSESSION Jan-20	No of Accounts 1	Amount (\$) 236,543		
Dec-20	0.32%	0.19%	0.48%	1.01%
Oct-20 Nov-20	0.15% 0.30%	0.08% 0.07%	0.44% 0.48%	0.67% 0.85%
Sep-20	0.19%	0.08%	0.48%	0.76%
Aug-20	0.12%	0.05%	0.49%	0.67%
Jul-20	0.09%	0.06%	0.49%	0.65%
Jun-20	0.10%	0.13%	0.48%	0.71%
May-20	0.25%	0.15%	0.41%	0.81%
Apr-20	0.28%	0.15%	0.36%	0.79%
Mar-20	0.42%	0.14%	0.41%	1.01%
	0.21%	0.23%	0.41%	0.85%
Jan-20 Feb-20	U.41%	U.1/%		U.92%
ARREARS \$ % (scheduled balance basis) Jan-20 Feb-20	<u>31-60</u> 0.41%	<u>61-90</u> 0.17%	<u>90+</u> 0.34%	<u>Total</u> 0.92%

EXCESS SPREAD	Excess Spread (A\$)	Excess Spread % p.a	Opening Bond Balance
Jan-20	1,410,989.01	0.5644%	3,000,000,000.00
Feb-20	1,225,337.23	0.4901%	3,000,000,000.00
Mar-20	1,683,577.00	0.6734%	3,000,000,000.00
Apr-20	62,825.03	0.0190%	4,000,000,000.00
May-20	1,234,252.56	0.3703%	4,000,000,000.00
Jun-20	2,763,890.09	0.8290%	4,000,000,000.00
Jul-20	1,029,497.85	0.3088%	4,000,000,000.00
Aug-20	2,298,932.15	0.6897%	4,000,000,000.00
Sep-20	2,114,014.51	0.6342%	4,000,000,000.00
Oct-20	1,229,097.51	0.3687%	4,000,000,000.00
Nov-20	2,542,831.85	0.7628%	4,000,000,000.00
Dec-20	1,472,721.99	0.4418%	4,000,000,000.00
Total	10 067 066 79		

RESERVES Principal Draw <u>Available</u> Drawn Liquidity Reserve Account Redraw Facility Limit 60,000,000.00 840,000,000.00 288,548,325.95 Substitution Limit Substitution Account Balance Inward Substitution Principal Amount
Inward Substitution Loan Count 0 Outward Substitution Principal Amount 3411 Outward Substitution Loan Count

SUPPORTING RATINGS

Role Fixed Rate Swap Provider Liquidity Reserve Account Holder Bank Account Provider

Current Rating S&P A+/A2 Rating Trigger S&P below A-1 and A Party BNP A-1 A-1 below A-2 or BBB+ Westpac below A-1

SERVICER
Servicer:
Servicer Ranking or Rating:
Servicer Rating:
Servicer Experience:

AMP Bank Limited BBB/Baa2 N/A N/A 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 Warehouse Trust No .1
Perpetual Trustee (Cold)

Back-Up Servicer:

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