## **PROGRESS 2016-1 TRUST**

Thursday, 21 January 2021

Transaction Name:	Progress 2016-1 Trust
Trustee:	Perpetual Trustee Company Limited
Security Trustee:	P.T. Limited
Originator:	AMP Bank Limited
Servicer & Custodian:	AMP Bank Limited
Issue Date:	Tuesday, 27th September 2016
Maturity Date:	Friday, 21th February 2048
Payment Date:	The 21st day of each month
Business Day for Payments:	Sydney & Melbourne
Determination Date & Ex-Interest Date:	Three Business Days before each Payment 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			
	Currency	Initial Stated Amount	Current Invested Amount	Current Stated Amount	Percentages at Issue	Current Percentages	Rating S&P/Moodys

	A\$	690,000,000.00	201,120,880.76	201,120,880.76	92.00%	83.91%	AAA / Aaa
Class AB Notes	A\$	37,950,000.00	24,392,262.64	24,392,262.64	5.06%	10.18%	AAA /n.r
Class B Notes	A\$	12,900,000.00	8,291,441.05	8,291,441.05	1.72%	3.46%	AA+/n.r.
Class C Notes	A\$	8,100,000.00	5,206,253.68	5,206,253.68	1.08%	2.17%	A+ Watch Neg/n.r.
Class D Notes	A\$	1,050,000.00	674,884.76	674,884.76	0.14%	0.28%	n.r/n.r.
TOTAL		750,000,000.00	239,685,722.89	239,685,722.89	100.00%	100.00%	

Current Payment Date:	T Pre Payment	hursday, 21 January 2	021				
	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	0.2976	1.2400%	21-Jan-21	690.000	0.31	6.11	0.2915
Class AB Notes	0.6562	1.8100%	21-Jan-21	37,950	1.01	13.47	0.6427
Class B Notes	0.6562	2.2100%	21-Jan-21	12,900	1.23	13.47	0.6427
Class C Notes	0.6562	3.1600%	21-Jan-21	8,100	1.76	13.47	0.6427
Class D Notes	0.6562	5.9600%	21-Jan-21	1,050	3.32	13.47	0.6427
TOTAL				750,000	7.64	59.98	

COLLATERAL INFORMATION	At Issue	<u>Dec - 20</u>
Total pool size:	\$742,931,233.00	\$237,648,394.25
Total Number Of Loans (UnConsolidated):	3582	1393
Total number of loans (consolidating split loans):	2345	950
Average loan Size:	\$316,815.00	\$250,156.20
Maximum loan size:	\$993,677.00	\$938,024.00
Total property value:	\$1,305,952,265.00	\$550,111,513.74
Number of Properties:	2501	1009
Average property value:	\$522,172.00	\$545,204.67
Average current LVR:	60.44%	47.78%
Average Term to Maturity (months):	316	258.46
Maximum Remaining Term to Maturity (months):	358	306.05
Weighted Average Seasoning (months):	34	84.20
Weighted Average Current LVR:	65.15%	58.09%
Weighted Average Term to Maturity (months):	309	267.33
% of pool with loans > \$500,000:	25.14%	19.02%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	92.83%	119.40%
% Fixed Rate Loans(Value):	24.55%	7.03%
% Interst Only loans (Value):	33.60%	8.59%
Weighted Average Mortgage Interest:	4.42%	3.35%
Investment Loans:	23.83%	27.78%
Note: Loan purpose determines investment lending classification from 01/03/2019		
Outstanding Balance Distribution	<u>\$ % at Issue</u>	<u>Dec - 20</u>
≤\$0	0.00%	-0.11%
> \$0 and ≤ \$100,000	1.34%	3.01%
> \$100,000 and ≤ \$150,000	2.94%	4.79%
> \$150,000 and ≤ \$200,000	5.33%	8.17%
> \$200,000 and ≤ \$250,000	10.00%	12.45%
> \$250,000 and ≤ \$300,000	13.60%	13.19%
> \$300,000 and ≤ \$350,000	12.28%	13.85%
> \$350,000 and ≤ \$400,000	11.54%	11.49%
> \$400,000 and ≤ \$450,000	10.31%	8.71%
> \$450,000 and ≤ \$500,000	7.52%	5.41%
> \$500,000 and ≤ \$550,000	6.23%	3.95%
> \$550,000 and ≤ \$600,000	4.36%	2.91%
> \$600,000 and ≤ \$650,000	3.43%	1.58%
> \$650,000 and ≤ \$700,000	2.64%	2.84%
> \$700,000 and ≤ \$750,000	1.84%	1.86%
> \$750,000 and ≤ \$800,000	1.57%	2.26%
> \$800,000 and ≤ \$850,000	2.20%	2.07%
> \$850,000 and ≤ \$900,000	0.59%	0.37%
> \$900,000 and ≤ \$950,000	1.49%	1.17%
> \$950,000 and ≤ \$1,000,000	0.79%	0.00%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution				
4.00/		<u>\$ % at Issue</u>		<u>Dec - 20</u>
≤ 0%		0.00%		-0.11%
> 0% and ≤ 25% > 25% and ≤ 30%		8.74% 2.64%		6.09% 2.58%
> 30% and ≤ 35%		3.20%		3.59%
> 35% and ≤ 40%		3.67%		5.74%
> 40% and ≤ 45%		4.05%		4.99%
> 45% and ≤ 50%		4.86%		6.86%
> 50% and ≤ 55%		5.42%		8.27%
> 55% and ≤ 60%		6.18%		9.28%
> 60% and ≤ 65%		8.14%		10.60%
> 65% and ≤ 70%		9.64%		14.26%
> 70% and ≤ 75%		15.18%		11.48%
> 75% and ≤ 80%		16.89%		9.74%
> 80% and ≤ 85%		4.65%		4.09%
> 85% and ≤ 90% > 90% and ≤ 95%		5.88% 0.85%		0.82% 1.23%
> 95% and ≤ 100%		0.00%		0.00%
> 100%		0.00%		0.48%
Total		100.00%		100.00%
Mortgage Insurance		<u>\$ % at Issue</u>		<u>Dec - 20</u>
Genworth QBE		13.86% 86.14%		14.45% 84.65%
Uninsured		0.00%		0.90%
Total		100.00%		100.00%
Seasoning Analysis		\$ % at Issue		<u>Dec - 20</u>
> 0 mths and ≤ 3 mths		0.33%		0.00%
> 3 mths and $\leq$ 6 mths		1.25%		0.00%
> 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths		0.75%		0.00%
> 9 mtns and $\leq 12$ mtns > 12 mths and $\leq 15$ mths		0.66% 5.71%		0.00%
> 12 mins and $\leq$ 15 mins > 15 mths and $\leq$ 18 mths		10.39%		0.00%
> 18 mths and $\leq$ 21 mths		6.91%		0.00%
> 21 mths and $\leq$ 24 mths		4.49%		0.00%
> 24 mths and $\leq$ 36 mths		40.49%		0.00%
> 36 mths and $\leq$ 48 mths		14.44%		0.00%
> 48 mths and $\leq$ 60 mths		5.64%		2.01%
> 60 mths and ≤ 72 mths		2.74%		22.03%
> 72 mths and ≤ 84 mths		1.60%		34.55%
> 84 mths and $\leq$ 96 mths		2.08%		27.57%
> 96 mths and $\leq$ 108 mths		1.05%		6.52%
> 108 mths and ≤ 120 mths		0.40%		2.33%
> 120 mths		1.06%		5.00%
Total		100.00%		100.00%
Geographic Distribution		\$ % at Issue		Dec - 20
ACT - Metro		1.71%		1.45%
Total ACT		1.71%		1.45%
NSW - Inner city		0.18%		0.47%
NSW - Metro		29.70%		27.65%
NSW - Non metro		10.39%		8.47%
Total NSW		40.27%		36.60%
NT - Metro		0.28%		0.56%
NT - Non metro				
		0.15%		
		0.15% 0.43%		0.18%
Total NT		0.15% 0.43%		
				0.18%
Total NT QLD - Inner city QLD - Metro		0.43% 0.05% 8.49%		0.18% 0.73% 0.14% 9.29%
Total NT QLD - Inner city QLD - Metro QLD - Non metro		0.43% 0.05% 8.49% 5.85%		0.18% 0.73% 0.14% 9.29% 6.52%
Total NT QLD - Inner city QLD - Metro		0.43% 0.05% 8.49%		0.18% 0.73% 0.14% 9.29%
Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD		0.43% 0.05% 8.49% 5.85% 14.39%		0.18% 0.73% 0.14% 9.29% 6.52% 15.95%
Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city		0.43% 0.05% 8.49% 5.85% 14.39% 0.07%		0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00%
Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro		0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19%		0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50%
Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro		0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62%		0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54%
Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro		0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19%		0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50%
Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro		0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62%		0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54%
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		0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88%		0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54% 6.05%
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		0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07%		0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54% 6.05% 0.20%
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 - Inner city		0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53%		0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54% 6.05% 0.20% 0.59%
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 - Inner city TAS - Non metro TAS - Non metro TAS - Non metro Total TAS		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%		0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54% 6.05% 0.20% 0.59% 0.43% 1.22%
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 - Inner city TAS - Non metro TAS - Non metro TAS - Non metro Total TAS		0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 0.62% 0.62% 0.68% 0.07% 0.53% 0.45% 1.05% 0.36%		0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54% 6.05% 0.20% 0.59% 0.43% 1.22% 0.32%
Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro		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% 1.7.39%		0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54% 0.54% 0.20% 0.59% 0.43% 1.22% 0.32% 13.16%
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 - Metro TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro		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%		0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54% 6.05% 0.20% 0.59% 0.43% 1.22% 0.32% 13.16%
Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro		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% 1.7.39%		0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54% 0.54% 0.20% 0.59% 0.43% 1.22% 0.32% 13.16%
Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Metro Total VIC		0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 0.62% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26%		0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54% 6.05% 0.20% 0.59% 0.43% 1.22% 0.32% 13.16% 2.47%
Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA 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		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%		0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54% 6.05% 0.20% 0.59% 0.20% 0.59% 0.32% 1.22% 0.32% 1.16% 2.47% 15.95%
Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro VIC - Metro Total VIC		0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 1.739% 2.52% 20.26% 0.23% 13.71%		0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54% 6.05% 0.20% 0.59% 0.43% 1.22% 0.32% 13.16% 2.47% 15.95%
Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA 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		0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 0.62% 0.62% 0.68% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08%		0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54% 6.05% 0.20% 0.59% 0.43% 1.22% 0.32% 13.16% 2.47% 15.95%
Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Non metro		0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 1.739% 2.52% 20.26% 0.23% 13.71%		0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54% 6.05% 0.20% 0.59% 0.43% 1.22% 0.32% 13.16% 2.47% 15.95%
Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Non metro		0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 0.62% 0.62% 0.68% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08%		0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54% 6.05% 0.20% 0.59% 0.43% 1.22% 0.32% 13.16% 2.47% 15.95%
Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Metro VIC - Inner city VIC - Inner city VIC - Inner city VIC - Non metro Total TAS VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Metro		0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01%		$\begin{array}{c} 0.18\%\\ 0.73\%\\ 0.14\%\\ 9.29\%\\ 6.52\%\\ 15.95\%\\ 0.00\%\\ 5.50\%\\ 0.54\%\\ 0.54\%\\ 0.59\%\\ 0.43\%\\ 1.22\%\\ 0.32\%\\ 13.16\%\\ 2.47\%\\ 15.95\%\\ 0.39\%\\ 19.90\%\\ 1.68\%\\ 21.97\%\\ \end{array}$
Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Non metro Total VIC WA - Inner city WA - Non metro Total VIC Total Inner City Total Inner City Total Inner City Total Inner City Total Inner City Total Inner City Total Inner City		0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05%		0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54% 6.05% 0.20% 0.59% 0.43% 1.22% 0.32% 13.16% 2.47% 15.95% 0.39% 19.90% 1.68% 21.97%
Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Metro Total Inner city WA - Inner city WA - Non metro Total Inner City Total Inner City Total Inner City Total Metro Secured by Term Deposit		0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00%		0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54% 6.05% 0.20% 0.59% 0.43% 1.22% 0.32% 13.16% 2.47% 15.95% 0.39% 19.90% 1.68% 21.97% 1.52% 78.10% 20.29%
Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Non metro Total VIC WA - Inner city WA - Non metro Total VIC Total Inner City Total Inner City Total Inner City Total Inner City Total Inner City Total Inner City Total Inner City		0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05%		0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54% 6.05% 0.20% 0.59% 0.43% 1.22% 0.32% 13.16% 2.47% 15.95% 0.39% 19.90% 1.68% 21.97%
Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Metro Total Inner City Total Inner City Total Inner City Total Inner City Total Inner City Total Non Metro Secured by Term Deposit Total	21.62	0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05% 0.00%		0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 0.54% 6.05% 0.20% 0.54% 6.05% 0.20% 0.59% 0.43% 1.22% 0.32% 1.22% 0.32% 1.5.95% 0.39% 19.90% 1.68% 2.1.97% 1.52% 78.10% 20.29% 0.08% 100.00%
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 - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro VIC - Metro MA - MA -	<u>31-60</u>	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% 0.35% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05% 0.00% 100.00%	90+ 0.29%	0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54% 6.05% 0.20% 0.59% 0.43% 1.22% 0.32% 13.16% 2.47% 15.95% 0.39% 1.68% 21.97% 1.68% 21.97% 1.52% 78.10% 20.29% 0.08% 100.00%
Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total Inner City Total Non Metro Secured by Term Deposit Total ARREARS \$ % (scheduled balance basis) Jan-20	0.52%	0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05% 0.00%	0.29%	0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54% 6.05% 0.20% 0.59% 0.43% 1.22% 0.32% 13.16% 2.47% 15.95% 0.39% 1.595% 0.39% 1.68% 21.97% 1.52% 78.10% 20.29% 0.08%
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 - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total Inner City Total Inner City Total Inner City Total Inner City Total Non Metro Secured by Term Deposit Total ARREARS \$% (scheduled balance basis) Jan-20 Feb-20	0.52% 0.20%	0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05% 0.00% 100.00% 100.00%	0.29% 0.07%	0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54% 6.05% 0.20% 0.54% 6.05% 0.20% 0.43% 1.22% 0.32% 1.22% 0.32% 1.5.95% 0.39% 0.39% 0.88%
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 - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Metro Total Inner City Total Inner City Total Inner City Total Inner City Total Metro Secured by Term Deposit Total ARREARS \$ % (scheduled balance basis) Jan-20 Feb-20 Mar-20	0.52% 0.20% 0.45%	0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 0.36% 1.739% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05% 0.00% 100.00%	0.29% 0.07% 0.15%	0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54% 6.05% 0.20% 0.59% 0.43% 1.22% 0.32% 13.16% 2.47% 15.95% 0.39% 19.90% 1.68% 21.97% 1.52% 78.10% 20.29% 0.08% 0.08% 0.38% 0.38% 0.73%
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 - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total Inner City Total Inner City Total Inner City Total Inner City Total Non Metro Secured by Term Deposit Total ARREARS \$% (scheduled balance basis) Jan-20 Feb-20	0.52% 0.20%	0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05% 0.00% 100.00% 100.00%	0.29% 0.07%	0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54% 6.05% 0.20% 0.54% 6.05% 0.20% 0.43% 0.43% 1.22% 0.32% 1.22% 0.32% 1.5.95% 0.39% 0.08% 0.89% 0.38%
Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total TAS VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total Inner City Total Inner City Total Inner City Total Non Metro Secured by Term Deposit Total ARREARS \$% (scheduled balance basis) Jan-20 Feb-20 Mar-20 Apr-20	0.52% 0.20% 0.45% 0.00%	0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05% 0.00% 0.00% 0.11% 0.12% 0.12% 0.15%	0.29% 0.07% 0.15% 0.22%	0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54% 6.05% 0.20% 0.59% 0.43% 1.22% 0.32% 13.16% 2.47% 15.95% 0.39% 1.68% 21.97% 1.52% 78.10% 20.29% 0.08% 100.00%
Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total TAS VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total Inner City Total Inner City Total Inner City Total Non Metro Secured by Term Deposit Total ARREARS \$ % (scheduled balance basis) Jan-20 Feb-20 Mar-20 Apr-20 Mar-20 Nar-20	0.52% 0.20% 0.45% 0.00% 0.36%	0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 0.62% 0.33% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05% 0.00%	0.29% 0.07% 0.15% 0.22% 0.38%	0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.64% 6.05% 0.54% 6.05% 0.20% 0.59% 0.43% 1.22% 0.32% 13.16% 2.47% 15.95% 0.39% 1.68% 21.97% 1.52% 78.10% 20.29% 0.08% 0.38% 0.38% 0.37% 0.73%
Total NT         QLD - Inner city         QLD - Non metro         Total QLD         SA - Inner city         SA - Metro         SA - Non metro         Total QLD         SA - Inner city         SA - Non 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 - Non metro         Total VIC         WA - Netro         WA - Non metro         Total Inner city         WA - Non metro         Total Inner City         Total Inner City         Total Non Metro         Secured by Term Deposit         Total         ARREARS \$% (scheduled balance basis)         Jan-20         Feb-20         Mar-20         Jun-20	0.52% 0.20% 0.45% 0.00% 0.36% 0.39%	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% 0.36% 17.39% 2.52% 20.26% 0.23% 0.23% 10.7% 0.5% 0.23% 0.5% 0.23% 0.25% 1.05% 0.23% 0.23% 0.25% 0.23% 0.25% 0.23% 0.23% 0.5% 0.23% 0.5% 0.23% 0.25% 0.23% 0.25% 0.23% 0.25% 0.23% 0.25% 0.23% 0.25% 0.23% 0.25% 0.23% 0.25% 0.23% 0.25% 0.23% 0.25% 0.23% 0.25% 0.25% 0.23% 0.25% 0.23% 0.25% 0.23% 0.25% 0.23% 0.25% 0.25% 0.25% 0.25% 0.23% 0.25% 0.05% 0.25% 0.05% 0.05% 0.05% 0.00% 0.00% 0.05% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.01% 0.00% 0.01% 0.00% 0.01% 0.00% 0.01% 0.00% 0.01% 0.00% 0.01% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.11% 0.19% 0.00% 0.19%	0.29% 0.07% 0.15% 0.22% 0.38% 0.32%	0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 0.54% 6.05% 0.20% 0.59% 0.43% 1.22% 0.32% 1.22% 0.32% 1.22% 0.32% 1.59% 0.39% 1.68% 21.97% 1.52% 7.8.10% 0.08% 0.08% 0.38% 0.73% 0.37% 0.37% 0.37% 0.37% 0.37% 0.37%
Total NT         QLD - Inner city         QLD - Non metro         Total QLD         SA - Inner city         SA - Non metro         Total SA         TAS - Inner city         TAS - Inner city         TAS - Non metro         Total SA         TAS - Inner city         TAS - Non metro         Total TAS         VIC - Inner city         VIC - Netro         VIC - Metro         VIC - Non metro         Total VIC         WA - Inner city         WA - Non metro         Total Netro         Secured by Term Deposit         Total         Total         Apr-20         Apr-20         Jun-20         Jun-20         Jun-20	0.52% 0.20% 0.45% 0.00% 0.36% 0.39% 0.23%	0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 0.00% 0.00% 0.15% 0.15% 0.00% 0.19% 0.06%	0.29% 0.07% 0.15% 0.22% 0.38% 0.32% 0.52%	0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54% 6.05% 0.20% 0.59% 0.43% 1.22% 0.32% 13.16% 2.47% 15.95% 0.39% 1.68% 21.97% 1.68% 21.97% 1.68% 21.97% 1.52% 78.10% 20.29% 0.08% 0.38% 0.73% 0.37% 0.37% 0.37% 0.37% 0.37% 0.37% 0.37%
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 - Inner city VIC - Non metro Total TAS VIC - Non metro Total TAS VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total Inner City Total Inner City Total Inner City Total Inner City Total Non Metro Secured by Term Deposit Total ARREARS \$% (scheduled balance basis) Jan-20 Feb-20 Mar-20 Apr-20 May-20 Jun-20 Jun-20 Jun-20 Jun-20 Aug-20	0.52% 0.20% 0.45% 0.00% 0.36% 0.39% 0.23% 0.00%	0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05% 0.00% 0.08% 0.11% 0.12% 0.15% 0.00%	0.29% 0.07% 0.15% 0.22% 0.38% 0.32% 0.52% 0.59%	0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54% 6.05% 0.20% 0.59% 0.43% 1.22% 0.32% 13.16% 2.47% 15.95% 0.39% 0.39% 16.8% 21.97% 1.52% 78.10% 20.29% 0.08% 0.38% 0.38% 0.38% 0.38% 0.73% 0.37% 0.74% 0.90% 0.81% 0.59%
Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total TAS VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total Non Metro Secured by Term Deposit Total ARREARS \$ % (scheduled balance basis) Jan-20 Feb-20 Mar-20 Jun-20 Jul-20 Jul-20 Jul-20 Sep-20	0.52% 0.20% 0.45% 0.00% 0.36% 0.23% 0.23% 0.00% 0.26%	0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 0.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 0.36% 17.39% 2.52% 20.26% 0.23% 0.23% 0.37% 1.05% 0.00% 0.00% 0.00% 0.00% 0.00%	0.29% 0.07% 0.15% 0.22% 0.38% 0.32% 0.52% 0.59% 0.60%	0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54% 6.05% 0.20% 0.54% 6.05% 0.20% 0.43% 0.43% 0.43% 1.22% 0.32% 1.22% 0.32% 0.32% 1.5.95% 0.39% 0.38% 0.38% 0.38% 0.38% 0.38% 0.38% 0.59% 0.87%
Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro VIC - Netro VIC - Netro VIC - Netro VIC - Metro VIC - Netro VIC - Metro VIC - Metro VIC - Netro Total Inner City Total Inner City Total Inner City Total Netro Secured by Term Deposit Total ARREARS \$ % (scheduled balance basis) Jan-20 Feb-20 Mar-20 Apr-20 Jul-20 Aug-20 Sep-20 Oct-20	0.52% 0.20% 0.45% 0.00% 0.36% 0.33% 0.23% 0.00% 0.26% 0.26%	0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 0.00% 0.00% 0.15% 0.15% 0.00% 0.00% 0.00% 0.00% 0.00% 0.43%	0.29% 0.07% 0.15% 0.22% 0.38% 0.32% 0.52% 0.59% 0.60% 0.37%	0.18% 0.73% 0.14% 9.29% 6.52% 15.95% 0.00% 5.50% 0.54% 6.05% 0.20% 0.59% 0.43% 1.22% 0.32% 13.16% 2.47% 15.95% 0.39% 0.39% 0.38% 0.73% 0.38% 0.73% 0.37% 0.38%0.38% 0.38% 0.38% 0.38%0.38% 0.38% 0.38%0.38% 0.38% 0.38%0.38% 0.38% 0.38%0.3

MORTGAGE SAFETY NET	No of Accounts	Amount (\$)
lan-20	7	1,423,884
Feb-20	7	1,677,535
Mar-20	6	1,898,807
Apr-20	124	30,521,950
May-20	135	33,136,901
lun-20	127	32,123,054
ul-20	118	29,596,925
Aug-20	115	28,110,410
Sep-20	111	27,757,681
Dct-20	42	11,193,972
Nov-20	22	5,218,951
Dec-20	18	4,558,156
ncl. COVID-19 HARDSHIP	No of Accounts	Amount (\$)
an-20	-	-
eb-20	-	-
Nar-20	2	742,760
Apr-20	118	28,911,911
May-20	131	31,684,637
un-20	125	30,292,786
ul-20	114	28,096,404
Aug-20	110	26,847,746
Sep-20	106	26,318,925
Dct-20	34	9,239,386
Nov-20	17	3,790,087
Dec-20	13	2,898,976
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)
an-20	-	-
eb-20	-	-
Лаг-20 \pr-20	-	-
лау-20 Лау-20	-	-
un-20	-	
ul-20	-	
Aug-20	-	-
sep-20	-	
Dct-20	-	-
Nov-20	-	
Dec-20		-

PRINCIPAL LOSS	Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss
2018	109,558	109,558	100,083	9,475
Total	109,558	109,558	100,083	9,475
EXCESS SPREAD	Excess Spread (A\$)	Excess Spread % p.a	Opening Bond Balance	
Jan-20	146,577.81	0.57%	307,140,806	
Feb-20	72,331.45	0.29%	300,181,315	
Mar-20	212,054.38	0.86%	295,581,941	
Apr-20	185,593.20	0.77%	290,317,901	
May-20	42,894.04	0.18%	283,923,389	
Jun-20	212,252.46	0.92%	276,659,138	
Jul-20	97,223.77	0.43%	269,577,682	
Aug-20	140,255.43	0.64%	264,982,860	
Sep-20	135,384.03	0.63%	258,393,285	
Oct-20	12,986.41	0.06%	254,179,497	
Nov-20	186,464.97	0.89%	250,115,178	
Dec-20	98,984.30	0.49%	244,708,411	
Total	1,543,002.25			

ANNUALISED CPR	<u>CPR % p.a</u>
Jan-20	22.27%
Feb-20	14.93%
Mar-20	17.46%
Apr-20	21.50%
May-20	24.85%
Jun-20	24.81%
Jul-20	16.46%
Aug-20	24.08%
Sep-20	15.67%
Oct-20	15.33%
Nov-20	20.94%
Dec-20	19.85%

RESERVES	Available	Drawn	
Principal Draw		-	
Liquidity Reserve Account	2,037,328.64	-	
Income Reserve	150,000.00	-	
SUPPORTING RATINGS			
Role	Party	Current Rating S&P /	Rating Trigger S&P
		Moodys	/Moodys
Fixed Rate Swap Provider	BNP PARIBAS	A+/A2	below A-1 and A /A3(cr)
Liquidity Reserve Account Holder	MUFG Bank, Ltd	A, A-1/ P-1	below A-2 or BBB+/ P-1
Bank Account Provider	Westpac	A-1+ / P-1	below A-2 / 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 Warehouse Trust N	o .1	
Back-Up Servicer:	Perpetual Trustee (Cold)		