PROGRESS 2020-1 TRUST

Friday, 21 January 2022

Transaction Name:

Progress 2020-1 Trust Perpetual Trustee Company Limited Trustee:

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

Current Payment Date:

Issue Date: Wednesday, 30th September 2020 Maturity Date: Monday, 23th January 2051 21st day of each month Payment Date: Business Day for Payments: Sydney & Melbourne

3 Business Days before each Payment Date. Determination Date & Ex-Interest Date:

	<u>Base</u>	<u>Margin</u>	Interest Calculation	Class A Refinancing Date
Class A Notes	1 M BBSW	100bps	Actual/365	21 Nov 2025
Class AB Notes	1 M BBSW	165bps	Actual/365	
Class B Notes	1 M BBSW	205bps	Actual/365	
Class C Notes	1 M BBSW	250bps	Actual/365	
Class D Notes	1 M BBSW	375bps	Actual/365	
Class E Notes	1 M BBSW	550bps	Actual/365	
Class F Notes	1 M BBSW	725bps	Actual/365	

Friday, 21 January 2022

			Current Invested				
	Currency	Initial Stated Amount	Amount	Current Stated Amount	Percentages at Issue	Current Percentages	Rating S&P/Moodys
Class A Notes	A\$	920,000,000.00	510,754,881.81	510,754,881.81	92.00%	86.46%	AAA(sf)/Aaa (sf)
Class AB Notes	A\$	41,100,000.00	41,100,000.00	41,100,000.00	4.11%	6.96%	AAA(sf)
Class B Notes	A\$	15,400,000.00	15,400,000.00	15,400,000.00	1.54%	2.61%	AA(sf)
Class C Notes	A\$	11,600,000.00	11,600,000.00	11,600,000.00	1.16%	1.96%	A(sf)
Class D Notes	A\$	5,700,000.00	5,700,000.00	5,700,000.00	0.57%	0.96%	BBB(sf)
Class E Notes	A\$	2,900,000.00	2,900,000.00	2,900,000.00	0.29%	0.49%	BB(sf)
Class F Notes	A\$	3,300,000.00	3,300,000.00	3,300,000.00	0.33%	0.56%	NR
TOTAL		1,000,000,000.00	590,754,881.81	590,754,881.81	100.00%	100.00%	

Date Bond Factors Interest Payment (per security) Principal Payment (per security) Post Payment Date Bond Factors Coupon Rate Reset Date Initial Issued Notes (No.) Coupon Rate Class A Notes Class AB Notes 0.5764055620 1.0169% 1.6669% 21-Jan-22 21-Jan-22 920.000 0.497823320 1.415723290 21.2372122610 0.5551683500 1.0000000000 41,100 1.0000000000

1.755449320 2.137641100 Class B Notes 1.0000000000 2.0669% 21-Jan-22 15,400 1.0000000000 Class C Notes 1.0000000000 1.0000000000 2.5169% 21-Jan-22 21-Jan-22 11,600 1.000000000 1.0000000000 Class D Notes 3.7669% 3.199284930 5,700 Class E Notes 1.0000000000 5.5169% 21-Jan-22 2,900 4.685586300 1.0000000000 Class F Notes TOTAL 1.0000000000 7.2669% 21-Jan-22 3,300 1.0000000000 19.863395930 21.2372122610 1,000,000 6.5551683500

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Dec - 21</u>
Total pool size:	\$999,972,314	\$585,733,465
Total Number Of Loans (UnConsolidated):	3,202	2100
Total number of loans (consolidating split loans):	2,280	1509
Average loan Size:	\$438,584	\$388,160
Maximum loan size:	\$1,041,188	\$1,009,464
Total property value:	\$1,648,887,041	\$1,074,138,675
Number of Properties:	2,387.00	1583
Average property value:	\$690,778	\$678,546
Average current LVR:	61.85%	55.53%
Average Term to Maturity (months):	307.60	287.22
Maximum Remaining Term to Maturity (months):	347.21	331.20
Weighted Average Seasoning (months):	32.33	49.23
Weighted Average Current LVR:	66.49%	63.28%
Weighted Average Term to Maturity (months):	321.73	305.38
% of pool with loans > \$500,000:	55.66%	49.51%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.93%	86.47%
% Fixed Rate Loans(Value):	17.73%	16.04%
% Interst Only loans (Value):	11.84%	10.66%
Weighted Average Mortgage Interest:	3.23%	2.89%
Investment Loans:	24.78%	27.96%
NOTE: Loan purpose determines investment lending classification from 01/03/2019		
Outstanding Balance Distribution	\$ % at Issue	<u>Dec - 21</u>
≤\$0	0.00%	-0.01%
> \$0 and ≤ \$100,000	0.68%	1.18%
> \$100,000 and ≤ \$150,000	1.10%	1.45%
> \$150,000 and ≤ \$200,000	1.67%	1.99%
> \$200,000 and ≤ \$250,000	3.16%	4.55%
> \$250,000 and ≤ \$300,000	5.11%	5.79%
> \$300,000 and ≤ \$350,000	6.04%	7.27%
> \$350,000 and ≤ \$400,000	7.61%	8.50%
> \$400,000 and ≤ \$450,000	8.26%	9.25%
> \$450,000 and ≤ \$500,000	10.71%	10.51%
> \$500,000 and ≤ \$550,000	10.31%	9.66%
> \$550,000 and ≤ \$600,000	8.44%	8.64%
> \$600,000 and ≤ \$650,000	8.25%	6.41%
> \$650,000 and ≤ \$700,000	5.53%	4.61%
> \$700,000 and ≤ \$750,000	6.82%	6.17%
> \$750,000 and ≤ \$800,000	4.33%	4.09%
> \$800,000 and ≤ \$850,000	3.87%	3.94%
> \$850,000 and ≤ \$900,000	3.58%	2.99%
> \$900,000 and ≤ \$950,000	3.06%	2.50%
> \$950,000 and ≤ \$1,000,000	1.06%	0.33%
> \$1,000,000 and ≤ \$1,050,000	0.41%	0.17%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution		
Outstanding balance LVR Distribution	\$ % at Issue	Dec - 21
≤ 0%	0.00%	-0.01%
> 0% and ≤ 25%	1.82%	2.57%
> 25% and ≤ 30%	0.81%	1.31%
> 30% and ≤ 35%	1.14%	1.19%
> 35% and ≤ 40%	1.95%	3.079
> 40% and ≤ 45%	1.58%	2.709
> 45% and ≤ 50%	3.41%	4.989
> 50% and ≤ 55%	4.88%	5.949
> 55% and ≤ 60%	7.79%	9.21
> 55% and ≤ 65%	9.60%	8.91
> 65% and ≤ 70%	13.11%	18.04
> 70% and ≤ 75%	21.65%	29.99
> 75% and ≤ 80%	32.15%	12.00
> 80% and ≤ 85%	0.00%	0.05
> 85% and ≤ 90%	0.12%	0.06
> 90% and ≤ 95%	0.00%	0.00
> 95% and ≤ 100%	0.00%	0.00
> 100%	0.00%	0.00
Total	100.00%	100.009
Mortgage Insurance	\$ % at Issue	Dec - 2
Genworth	19.20%	20.669
QBE	31.62%	31.009
Not insured	49.18%	48.359
Total	100.00%	100.009
Total	100.00%	100.00
Seasoning Analysis	\$ % at Issue	Doc 3
Seasoning Analysis > 0 mths and ≤ 3 mths		<u>Dec - 2</u>
	0.00%	0.009
> 3 mths and ≤ 6 mths	0.00%	0.009
> 6 mths and ≤ 9 mths	0.00%	0.009
> 9 mths and ≤ 12 mths	0.00%	0.009
> 12 mths and ≤ 15 mths	8.93%	0.009
> 15 mths and ≤ 18 mths	16.80%	0.009
> 18 mths and ≤ 21 mths	10.67%	0.009
> 21 mths and ≤ 24 mths	9.19%	0.009
> 24 mths and ≤ 36 mths	39.23%	34.079
> 36 mths and ≤ 48 mths	4.85%	47.159
> 48 mths and ≤ 60 mths	2.66%	6.799
> 60 mths and ≤ 72 mths	1.01%	2.629
> 72 mths and ≤ 84 mths	0.92%	1.189
> 84 mths and ≤ 96 mths	0.57%	1.169
> 96 mths and ≤ 108 mths	0.35%	0.649
	0.31%	0.50%
> 108 mths and ≤ 120 mths		
> 108 mtns and ≤ 120 mtns > 120 mths	4.50%	5.90%
		5.90% 100.00%
> 120 mths	4.50%	
> 120 mths	4.50%	
> 120 mths	4.50%	100.00%
> 120 mths Total	4.50% 100.00%	100.009 Dec - 2:
> 120 mths Total Geographic Distribution	4.50% 100.00% \$ % at Issue	100.009 Dec - 2 0.109
> 120 mths Total Geographic Distribution NSW - Inner city	4.50% 100.00% \$ % at Issue 0.06%	100.009 Dec - 2 0.109 36.329
> 120 mths Total Geographic Distribution NSW - Inner city NSW - Metro	4.50% 100.00% \$ % at Issue 0.06% 36.89% 8.00%	100.009 Dec - 2 0.109 36.329 7.669
> 120 mths Total Geographic Distribution NSW- Inner city NSW- Metro NSW - Non metro	4.50% 100.00% \$ % at Issue 0.06% 36.89%	Dec - 2 0.109 36.329 7.660
> 120 mths Total Geographic Distribution NSW - Inner city NSW - Metro NSW - Non metro Total NSW	4.50% 100.00% \$ % at Issue 0.06% 36.89% 8.00% 44.95%	100.00: Dec - 2 0.10: 36.32: 7.66: 44.08:
> 120 mths Total Geographic Distribution NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city	4.50% 100.00% \$\frac{5\% \text{at Issue}}{0.06\%}\$ 36.89\% 8.00\% 44.95\% 0.00\%	100.005 Dec - 2 0.105 36.325 7.666 44.085 0.005
> 120 mths Total Geographic Distribution NSW- Inner city NSW- Metro NSW- Non metro Total NSW ACT - Inner city ACT - Metro	4.50% 100.00% \$ % at Issue 0.06% 36.89% 8.00% 44.95% 0.00% 2.46%	100.009 Dec - 2 0.109 36.329 7.669 44.089 0.009 2.499
> 120 mths Total Geographic Distribution NSW- Inner city NSW - Metro NSW- Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro	4.50% 100.00% \$ % at Issue 0.06% 36.89% 8.00% 44.95% 0.00% 2.46% 0.00%	100.009 Dec - 2 0.109 36.329 7.669 44.089 0.009 2.499 0.009
> 120 mths Total Geographic Distribution NSW- Inner city NSW- Metro NSW- Non metro Total NSW ACT - Inner city ACT - Metro	4.50% 100.00% \$ % at Issue 0.06% 36.89% 8.00% 44.95% 0.00% 2.46%	100.009 Dec - 2 0.109 36.329 7.669 44.089 0.009 2.499 0.009
> 120 mths Total Geographic Distribution NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT	4.50% 100.00% \$ % at Issue 0.06% 36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46%	Dec - 2 0.109 36.329 7.669 44.089 0.009 2.499 0.009 2.499
> 120 mths Total Geographic Distribution NSW- Inner city NSW- Metro NSW- Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city	4.50% 100.00% \$ % at Issue 0.06% 36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00%	Dec - 2 0.109 36.329 7.669 44.089 0.009 2.499 0.009 2.499
> 120 mths Total Geographic Distribution NSW- Inner city NSW - Metro NSW- Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro	4.50% 100.00% \$ % at Issue 0.06% 36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18%	100.009 Dec - 2 0.109 36.329 7.669 44.089 0.009 2.499 0.009 2.499 0.009 0.199
> 120 mths Total Geographic Distribution NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Metro NT - Non metro	4.50% 100.00% \$\frac{5}{8} \text{ at Issue} \\ 0.06\% 36.89\% 8.00\% 44.95\% 0.00\% 2.46\% 0.00\% 2.46\% 0.00\% 0.18\% 0.00\% 0.18\% 0.09\%	100.009 Dec - 2 0.109 36.329 7.669 44.089 0.009 2.499 0.009 2.499 0.009 0.199 0.159
> 120 mths Total Geographic Distribution NSW- Inner city NSW - Metro NSW- Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro	4.50% 100.00% \$ % at Issue 0.06% 36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18%	100.009 Dec - 2 0.109 36.329 7.669 44.089 0.009 2.499 0.009 2.499 0.009 0.199 0.159
> 120 mths Total Geographic Distribution NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Metro NT - Non metro	4.50% 100.00% \$\frac{5}{8} \text{ at Issue} \\ 0.06\% 36.89\% 8.00\% 44.95\% 0.00\% 2.46\% 0.00\% 2.46\% 0.00\% 0.18\% 0.00\% 0.18\% 0.09\%	100.009 Dec - 2 0.109 36.329 7.669 44.089 0.009 2.499 0.009 2.499 0.009 0.199 0.159
> 120 mths Total Geographic Distribution NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Metro NT - Non metro	4.50% 100.00% \$\frac{5}{8} \text{ at Issue} \\ 0.06\% 36.89\% 8.00\% 44.95\% 0.00\% 2.46\% 0.00\% 2.46\% 0.00\% 0.18\% 0.00\% 0.18\% 0.09\%	100.009 Dec - 2 0.109 36.329 7.669 44.089 0.009 2.499 0.009 2.499 0.009 0.199 0.159 0.349
> 120 mths Total Geographic Distribution NSW- Inner city 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	4.50% 100.00% \$\frac{5\%\ \text{at Issue}}{0.06\%}\$ 0.06\% 36.89\% 8.00\% 44.95\% 0.00\% 2.46\% 0.00\% 2.46\% 0.00\% 0.18\% 0.09\% 0.27\%	100.009 Dec - 2 0.109 36.329 7.669 44.089 0.009 2.499 0.009 0.199 0.155 0.349
> 120 mths Total Geographic Distribution NSW- Inner city 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	4.50% 100.00% \$ % at Issue 0.06% 36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27%	100.009 Dec - 2 0.109 36.329 7.669 44.089 0.009 2.499 0.009 0.199 0.159 0.159 0.349
> 120 mths Total Geographic Distribution NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT WIT - Inner city NT - Metro NT - Inner city NT - Metro	4.50% 100.00% \$ % at Issue 0.06% 36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18%	Dec - 2 0.109 36.329 7.669 44.089 0.009 2.499 0.009 0.159 0.159 0.349 0.009 3.629 0.009
> 120 mths Total Geographic Distribution NSW- Inner city 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 - Inner city SA - Inner city SA - Metro SA - Non metro	4.50% 100.00% \$ \times \text{t ssue} \\ 0.06\times \\ 36.89\times \\ 8.00\times \\ 44.95\times \\ 0.00\times \\ 2.46\times \\ 0.00\times \\ 2.46\times \\ 0.00\times \\ 0.18\times \\ 0.09\times \\ 0.17\times \\ 0.00\times \\ 3.18\times \\ 0.14\times \\ 0.14\times \\ 0.14\times \\ 0.14\times \\ 0.100\times \\ 3.18\times \\ 0.14\times \\ 0.14\times \\ 0.14\times \\ 0.100\times \\ 3.18\times \\ 0.14\times	Dec - 2 0.109 36.329 7.669 44.089 0.009 2.499 0.009 0.159 0.159 0.349 0.009 3.629 0.009
> 120 mths Total Geographic Distribution NSW- Inner city 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 - Inner city SA - Inner city SA - Metro SA - Non metro	4.50% 100.00% \$ \times \text{t ssue} \\ 0.06\times \\ 36.89\times \\ 8.00\times \\ 44.95\times \\ 0.00\times \\ 2.46\times \\ 0.00\times \\ 2.46\times \\ 0.00\times \\ 0.18\times \\ 0.09\times \\ 0.17\times \\ 0.00\times \\ 3.18\times \\ 0.14\times \\ 0.14\times \\ 0.14\times \\ 0.14\times \\ 0.100\times \\ 3.18\times \\ 0.14\times \\ 0.14\times \\ 0.14\times \\ 0.100\times \\ 3.18\times \\ 0.14\times	Dec - 2 0.109 36.329 7.669 44.089 0.009 2.499 0.009 0.159 0.159 0.349 0.009 3.629 0.009
> 120 mths Total Geographic Distribution NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Metro SA - Inner city SA - Metro SA - Non metro Total SA	4.50% 100.00% \$ % at Issue 0.06% 36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32%	Dec - 2 0.103 36.325 7.666 44.083 0.006 2.496 0.006 2.496 0.007 0.195 0.155 0.344 0.000 3.622 0.099 3.715
> 120 mths Total Geographic Distribution NSW- Inner city 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	4.50% 100.00% \$ \tag{5 \times at Issue} \\ 0.06\times \\ 36.89\times \\ 8.00\times \\ 44.95\times \\ 0.00\times \\ 2.46\times \\ 0.00\times \\ 2.46\times \\ 0.00\times \\ 2.46\times \\ 0.00\times \\ 0.18\times \\ 0.09\times \\ 0.27\times \\ 0.00\times \\ 3.18\times \\ 0.14\times \\ 3.32\times \\ 0.06\times \	Dec - 2 0.105 36.325 7.665 44.085 0.005 2.495 0.006 0.195 0.195 0.345 0.000 3.625 0.095 3.715
> 120 mths Total Geographic Distribution NSW- Inner city 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 - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro	4.50% 100.00% \$\frac{5\%\ \text{at Issue}}{0.06\%}\$ 36.89\% 8.00\% 44.95\% 0.00\% 2.46\% 0.00\% 2.46\% 0.00\% 0.18\% 0.09\% 0.27\% 0.00\% 3.18\% 0.14\% 3.32\% 0.06\% 8.61\%	Dec - 2 0.109 36.329 7.669 44.083 0.009 2.499 0.009 0.159 0.159 0.349 0.009 3.629 0.099 3.719
> 120 mths Total Geographic Distribution NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT WT - Inner city NT - Metro 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	4.50% 100.00% \$ % at Issue 0.06% 36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32%	100.009 Dec - 2 0.109 36.329 7.669 44.083 0.009 2.499 0.009 0.199 0.159 0.349 0.009 3.629 0.099 3.719
> 120 mths Total Geographic Distribution NSW- Inner city 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 - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro	4.50% 100.00% \$\frac{5\%\ \text{at Issue}}{0.06\%}\$ 36.89\% 8.00\% 44.95\% 0.00\% 2.46\% 0.00\% 2.46\% 0.00\% 0.18\% 0.09\% 0.27\% 0.00\% 3.18\% 0.14\% 3.32\% 0.06\% 8.61\%	100.005 Dec - 2 0.105 36.325 7.665 44.085 0.006 2.495 0.006 0.195 0.195 0.345 0.006 3.625 0.096 3.715 0.097 9.077 4.806
> 120 mths Total Geographic Distribution NSW- Inner city 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 - Mon metro Total SA QLD - Inner city QLD - Metro QLD - Non metro Total QLD	4.50% 100.00% \$\frac{5\%\ \text{at Issue}}{0.06\%}\$ 36.89\% 8.00\% 44.95\% 0.00\% 2.46\% 0.00\% 2.46\% 0.00\% 0.18\% 0.09\% 0.27\% 0.00\% 3.18\% 0.14\% 3.32\% 0.06\% 8.61\% 4.67\% 13.34\%	100.00° Dec - 2 0.10° 36.32° 7.66° 44.08° 0.00° 2.49° 0.00° 0.19° 0.15° 0.34° 0.00° 3.62° 0.09° 3.71° 0.09° 9.07° 4.80° 13.97°
> 120 mths Total Geographic Distribution NSW - Inner city 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 ACT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Non metro Total QLD TAS - Inner city	4.50% 100.00% \$ % at Issue 0.06% 36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01%	100.005 Dec - 2 0.105 36.325 7.665 44.085 0.000 2.495 0.000 0.195 0.155 0.345 0.000 3.625 0.095 3.715 0.095 9.075 4.805 13.975
> 120 mths Total Geographic Distribution NSW- Inner city 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 - Mon metro Total SA QLD - Inner city QLD - Metro QLD - Non metro Total QLD	4.50% 100.00% \$\frac{5\%\ \text{at Issue}}{0.06\%}\$ 36.89\% 8.00\% 44.95\% 0.00\% 2.46\% 0.00\% 2.46\% 0.00\% 0.18\% 0.09\% 0.27\% 0.00\% 3.18\% 0.14\% 3.32\% 0.06\% 8.61\% 4.67\% 13.34\%	100.005 Dec - 2 0.105 36.325 7.665 44.085 0.000 2.495 0.000 0.195 0.155 0.345 0.000 3.625 0.095 3.715 0.095 9.075 4.805 13.975
> 120 mths Total Geographic Distribution NSW - Inner city 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 ACT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Non metro Total QLD TAS - Inner city	4.50% 100.00% \$ % at Issue 0.06% 36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01%	Dec - 2 0.100 36.325 7.666 44.085 0.000 2.499 0.000 2.499 0.000 0.199 0.155 0.349 0.000 3.622 0.099 3.715 0.099 9.079 4.800 13.975 0.011
> 120 mths Total Geographic Distribution NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Metro SA - Inner city SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Metro QLD - Metro TAS - Inner city TAS - Inner city	4.50% 100.00% \$ % at Issue 0.06% 36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72%	100.009 Dec - 2 0.109 36.329 7.669 44.089 0.009 2.499 0.009 3.629 0.009 3.719 0.099 9.079 4.809 13.979 0.019
> 120 mths Total Geographic Distribution NSW- Inner city 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 TAS - Non metro Total QLD	4.50% 100.00% \$ **x at Issue	100.009 Dec - 2 0.109 36.329 7.669 44.089 0.009 2.499 0.009 3.629 0.009 3.719 0.099 9.079 4.809 13.979 0.019
> 120 mths Total Geographic Distribution NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT WIT - Inner city NT - Metro NT - Metro NT - Metro SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Metro TAS - Non metro Total QLD	4.50% 100.00% \$ % at Issue 0.06% 36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88%	Dec - 2 0.100 36.322 7.666 44.085 0.000 2.499 0.000 2.499 0.000 3.622 0.009 3.719 0.009 3.719 0.009 13.979 0.001 0.645 0.125 0.779
≥ 120 mths Total Geographic Distribution NSW- Inner city NSW- Netro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Metro QLD - Metro Total QLD TAS - Inner city TAS - Metro TAS - Non metro Total QLD TAS - Inner city TAS - Metro TAS - Non metro Total TAS	4.50% 100.00% \$ **x at Issue	Dec - 2 0.109 36.329 7.669 44.089 0.009 2.499 0.009 0.159 0.349 0.009 3.629 0.099 3.719 0.099 9.079 4.809 13.979 0.019
> 120 mths Total Geographic Distribution NSW - Inner city 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 ACT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Non metro Total QLD - Non metro Total QLD - Non metro Total ACT TAS - Metro SA - Non metro Total CLD - Non metro	4.50% 100.00% \$ \tau \text{Issue} \\ 0.06\% \\ 36.89\% \\ 8.00\% \\ 44.95\% 0.00\% \\ 2.46\% \\ 0.00\% \\ 2.46\% 0.00\% \\ 0.18\% \\ 0.09\% \\ 0.27\% 0.00\% 3.18\% \\ 0.14\% \\ 3.32\% 0.06\% \\ 8.61\% \\ 4.67\% \\ 13.34\% 0.01\% \\ 0.72\% \\ 0.15\% \\ 0.88\% 0.19\% \\ 2.3.32\%	Dec - 2 0.109 36.329 7.666 44.089 0.009 2.499 0.009 0.159 0.369 0.009 3.719 0.099 9.079 4.809 13.979 0.019 0.649 0.129 0.779 0.649 0.129 0.779
> 120 mths Total Geographic Distribution NSW - Inner city 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 ACT 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 SA - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro	4.50% 100.00% \$ % at Issue 0.06% 36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85%	100.009 Dec - 2 0.109 36.329 7.6669 44.081 0.000 2.499 0.000 0.199 0.159 0.159 0.349 0.000 3.629 0.099 3.711 0.099 9.079 4.800 13.979 0.019 0.644 0.125 0.777 0.059
> 120 mths Total Geographic Distribution NSW - Inner city 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 ACT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Non metro Total QLD - Non metro Total QLD - Non metro Total ACT TAS - Metro SA - Non metro Total CLD - Non metro	4.50% 100.00% \$ \tau \text{Issue} \\ 0.06\% \\ 36.89\% \\ 8.00\% \\ 44.95\% 0.00\% \\ 2.46\% \\ 0.00\% \\ 2.46\% 0.00\% \\ 0.18\% \\ 0.09\% \\ 0.27\% 0.00\% 3.18\% \\ 0.14\% \\ 3.32\% 0.06\% \\ 8.61\% \\ 4.67\% \\ 13.34\% 0.01\% \\ 0.72\% \\ 0.15\% \\ 0.88\% 0.19\% \\ 2.3.32\%	100.009 Dec - 2 0.109 36.329 7.6669 44.081 0.000 2.499 0.000 0.199 0.159 0.159 0.349 0.000 3.629 0.099 3.711 0.099 9.079 4.800 13.979 0.019 0.644 0.125 0.777 0.059
> 120 mths Total Geographic Distribution NSW - Inner city 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 - Metro QLD - Metro Total QLD TAS - Inner city TAS - Metro Total QLD TAS - Inner city TAS - Metro Total QLD TAS - Inner city TAS - Metro Total QLD TOTAL	4.50% 100.00% \$ **x at Issue	100.005 Dec - 2 0.105 36.325 7.665 44.085 0.006 2.495 0.006 0.195 0.155 0.345 0.006 3.625 0.096 3.715 0.097 4.806 13.977 0.015 0.644 0.125 0.775 0.055 22.588 1.266 23.895
> 120 mths Total Geographic Distribution NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT Total ACT NT - Inner city NT - Metro NT - Non metro Total ACT 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 SA - No metro Total QLD VIC - Inner city VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC	4.50% 100.00% \$\frac{5}{8} \text{ at Issue} \\ 0.06\% 36.89\% 8.00\% 44.95\% 0.00\% 2.46\% 0.00\% 0.18\% 0.09\% 0.27\% 0.00\% 3.18\% 0.14\% 3.32\% 0.06\% 8.61\% 4.67\% 13.34\% 0.01\% 0.72\% 0.15\% 0.88\% 0.19\% 23.32\% 1.85\% 25.36\% 0.04\%	100.005 Dec - 2 0.106 36.325 7.666 44.083 0.006 2.499 0.006 0.199 0.155 0.349 0.006 3.625 0.099 3.715 0.099 9.075 4.806 13.979 0.015 0.646 0.125 0.775 0.055 22.588 1.266 23.899
> 120 mths Total Geographic Distribution NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT Total ACT NT - Inner city NT - Metro NT - Non metro Total ACT 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 SA - Non metro Total QLD 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 - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city	4.50% 100.00% \$ **x at Issue	100.005 Dec - 2 0.106 36.325 7.666 44.083 0.006 2.499 0.006 0.199 0.155 0.349 0.006 3.625 0.099 3.715 0.099 9.075 4.806 13.979 0.015 0.646 0.125 0.775 0.055 22.588 1.266 23.899
> 120 mths Total Geographic Distribution NSW - Inner city 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 ACT ACT - Non metro Total ACT ACT - Non metro Total ACT Total ACT Total ACT 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 TAS VIC - Inner city VIC - Metro Total VIC WA - Inner city WA - Inner city WA - Metro	4.50% 100.00% \$\frac{5}{8} \text{ at Issue} \\ 0.06\% 36.89\% 8.00\% 44.95\% 0.00\% 2.46\% 0.00\% 0.18\% 0.09\% 0.27\% 0.00\% 3.18\% 0.14\% 3.32\% 0.06\% 8.61\% 4.67\% 13.34\% 0.01\% 0.72\% 0.15\% 0.88\% 0.19\% 23.32\% 1.85\% 25.36\% 0.04\%	100.00i Dec - 2 0.10i 36.32i 7.66i 44.08i 0.00i 2.49i 0.00i 2.49i 0.00i 3.62i 0.09i 3.71i 0.09i 9.07i 4.80i 13.97i 0.01i 0.64i 0.12i 0.77i 0.05i 22.58i 1.26i 23.89i 0.03i
> 120 mths Total Geographic Distribution NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Metro SA - Inner city 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 SA - Non metro Total QLD TAS - Inner city UC - Metro UC - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro	4.50% 100.00% \$ % at Issue 0.06% 36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% 9.22%	100.009 Dec - 2 0.100 36.325 7.666 44.083 0.000 2.499 0.000 0.199 0.155 0.349 0.000 3.625 0.099 3.719 0.099 9.077 4.800 13.97 0.019 0.644 0.125 0.776 0.055 22.588 1.266 23.899 0.033
> 120 mths Total Geographic Distribution NSW - Inner city 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 SA - Non metro Total QLD TAS - Inner city UC - Metro UC - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC - Non metro Total VIC - WA - Inner city WA - Metro WA - Metro WA - Non metro	4.50% 100.00% \$ % at Issue 0.06% 36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% 9.22% 0.16%	100.009 Dec - 2 0.100 36.325 7.666 44.083 0.000 2.499 0.000 0.199 0.155 0.349 0.000 3.625 0.099 3.719 0.099 9.077 4.800 13.97 0.019 0.644 0.125 0.776 0.055 22.588 1.266 23.899 0.033
> 120 mths Total Geographic Distribution NSW - Inner city 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 ACT 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 - Non metro Total QLD TAS - Inner city TAS - Metro SA - Non metro Total QLD TAS - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total TVIC - Non metro Total VIC WA - Inner city WA - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total WA	4.50% 100.00% \$\frac{5}{8} \text{ at Issue} \\ 0.06\% 36.89\% 8.00\% 44.95\% 0.00\% 2.46\% 0.00\% 0.18\% 0.09\% 0.27\% 0.00\% 3.18\% 0.14\% 3.32\% 0.06\% 8.61\% 4.67\% 13.34\% 0.01\% 0.72\% 0.15\% 0.88\% 0.19\% 23.32\% 0.15\% 0.88\% 0.19\% 23.32\% 1.85\% 25.36\% 0.04\% 9.22\% 0.16\% 9.42\%	100.009 Dec - 2 0.109 36.329 7.666 44.083 0.009 2.499 0.009 0.159 0.159 0.349 0.009 3.629 0.099 3.719 0.099 9.079 4.800 13.979 0.019 0.649 0.129 0.779 0.059 22.588 1.269 23.899 0.033 10.469 0.269 10.759
> 120 mths Total Geographic Distribution NSW - Inner city 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 - Non metro Total TAS VIC - Inner city VIC - Metro Total VIC WA - Inner city WA - Metro VIC - Metro VIC - Metro VIC - Metro VIC - Metro Total VIC - Metro VIC - Metro Total VIC - Metro VIC - Metro VIC - Metro VIC - Metro Total VIC - Metro VI	4.50% 100.00% \$ % at Issue 0.06% 36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% 9.22% 0.16% 9.42% 0.36%	100.009 Dec - 2 0.109 36.329 7.669 44.089 0.009 2.499 0.009 0.159 0.349 0.009 3.629 0.099 3.719 0.099 3.719 0.099 2.799 0.079 4.800 13.979 0.019 0.649 0.129 0.779 0.059 22.588 1.266 23.899 0.039 10.466 0.269 10.755
> 120 mths Total Geographic Distribution NSW - Inner city 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 - Metro QLD - Metro Total QLD TAS - Inner city TAS - Metro Total QLD TAS - Inner city TAS - Metro Total QLD TAS - Metro Total QLD TAS - Metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Mon metro Total WA Total Inner City	4.50% 100.00% \$ **x at Issue	Dec - 2 0.109 36.329 7.669 44.089 0.009 2.499 0.009 0.159 0.349 0.009 3.629 0.099 3.719 0.099 9.079 4.809 13.979 0.019 0.644 0.129 0.779 0.059 22.588 1.269 23.899 0.039 10.469 0.269 10.759
> 120 mths Total Geographic Distribution NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT Total ACT NT - Inner city NT - Metro NT - Non metro Total ACT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Metro SA - Non metro Total QLD VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro VIC - Non metro Total VIC VIA - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC VIA - Inner city VIA - Metro VIC - Non metro Total VIC VIA - Inner city VIA - Metro VIA - Non metro Total VIC VIA - Inner City Total Inner City Total Metro Total Non Metro	4.50% 100.00% \$\frac{5}{8} \text{ at Issue} \\ 0.06\% 36.89\% 8.00\% 44.95\% 0.00\% 2.46\% 0.00\% 0.18\% 0.09\% 0.27\% 0.00\% 3.18\% 0.14\% 3.32\% 0.06\% 8.61\% 4.67\% 13.34\% 0.01\% 0.72\% 0.15\% 0.88\% 0.19\% 23.32\% 1.85\% 25.36\% 0.04\% 9.22\% 0.16\% 9.42\% 0.36\% 84.58\% 15.07\%	Dec - 2: 0.109 36.329 7.669 44.089 0.009 2.499 0.009 0.159 0.349 0.009 3.629 0.099 3.719 0.019 0.649 0.129 0.779 0.649 0.129 0.779 0.649 0.129 0.779 0.059 22.589 1.269 23.899 0.039 10.469 0.269 10.755
> 120 mths Total Geographic Distribution NSW - Inner city NSW - Non 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 - Metro QLD - Metro Total QLD TAS - Inner city TAS - Non metro Total QLD TAS - Inner city UC - Metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Mon metro Total WA Total Inner City Total Inner city Total Inner city Total VIC Total Inner city	4.50% 100.00% \$ **x at Issue	

ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Apr-21	0.04%	0.00%	0.07%	0.11%
May-21	0.04%	0.05%	0.04%	0.13%
Jun-21	0.09%	0.05%	0.04%	0.17%
Jul-21	0.09%	0.00%	0.09%	0.18%
Aug-21	0.08%	0.00%	0.05%	0.13%
Sep-21	0.15%	0.08%	0.05%	0.29%
Oct-21	0.06%	0.00%	0.14%	0.21%
Nov-21	0.04%	0.04%	0.15%	0.22%
Dec-21	0.00%	0.04%	0.19%	0.23%
MORTGAGE SAFETY NET (Includes COV-19)	No of Accounts	Amount (\$)		
Apr-21	3	858,367		
May-21	2	632,356		
Jun-21	1	290,075		
Jul-21	3	817,624		
	4	764,810		
Aug-21				
Sep-21	4	766,706		
Oct-21	4	766,804		
Nov-21	1	221,310		
Dec-21	2	411,611		
COVED 40 HARDSHIP	No of Assessments	A		
COVID-19 HARDSHIP	No of Accounts	Amount (\$)		
Apr-21	-	-		
May-21	-	-		
Jun-21	-	-		
Jul-21	-	-		
Aug-21	2	235,245		
Sep-21	2	235,920		
Oct-21	2	236,621		
Nov-21	-	-		
Dec-21	-	-		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Apr-21	-	-		
May-21 Jun-21	-	-		
Jul-21 Jul-21	-	-		
Aug-21	-	-		
Sep-21				
Oct-21				
Nov-21	_			
Dec-21	-			
PRINCIPAL LOSS	<u>Gross Loss</u>	LMI claim (A\$)	LMI payment (A\$)	Net loss
2020	-	-	-	
Total	-	-	-	
EXCESS SPREAD	Excess Spread (A\$)	Excess Spread % p.a	Opening Bond Balance	
Apr-21	451,773.00		\$ 817,067,385	
May-21	303,710.72	0.46%		
Jun-21	381,463.41	0.60%		
Jul-21	168,210.76	0.27%		
Aug-21	424,193.68	0.72%		
Con 21	225 020 12	0.500/	¢ 674 526 792	

EXCESS SPREAD	Excess Spread (A\$)	Excess Spread % p.a	Оре	ening Bond Balance
Apr-21	451,773.00	0.66%	\$	817,067,385
May-21	303,710.72	0.46%	\$	788,823,369
Jun-21	381,463.41	0.60%	\$	765,332,316
Jul-21	168,210.76	0.27%	\$	738,589,127
Aug-21	424,193.68	0.72%	\$	708,675,322
Sep-21	325,038.12	0.58%	\$	674,536,782
Oct-21	50,272.96	0.09%	\$	649,171,846
Nov-21	433,529.61	0.82%	\$	632,011,955
Dec-21	231,401.29	0.45%	\$	610,293,117
Total	2,868,218.22			

ANNUALISED CPR	<u>CPR % p.a</u>
Apr-21	31.46%
May-21	27.24%
Jun-21	31.71%
Jul-21	36.26%
Aug-21	42.08%
Sep-21	33.85%
Oct-21	23.99%
Nov-21	31.07%
Dec-21	28.99%

RESERVES 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
Servicer:
Servicer Ranking or Rating:
Servicer Rating:
Servicer Experience:

AMP Bank Limited MUFG Bank, Ltd

Current Rating S&P / Moodys BBB/Baa2 AA-/Aa3 A, A-1/ P-1 A-1+ / P-1

Drawn

Rating Trigger S&P
/Moodys
BBB /A3(cr) BBB /A3(cr) A- / P-1 A- / P-1

AMP Bank Limited BBB/Baa2

<u>Available</u>

Party

5,021,416.50

150,000.00

N/A

NAB

Westpac

Progress 2005-2 Trust Progress 2006-1 Trust Progress 2007-1G Trust Progress 2008-1R Trust Progress 2009-1 Trust Progress 2010-1 Trust Progress 2011-1 Trust Progress 2012-1 Trust Progress 2012-2 Trust Progress 2013-1 Trust Progress 2014-1 Trust Progress 2014-2 Trust Progress 2016-1 Trust Progress 2017-1 Trust Progress 2017-2 Trust Progress 2018-1 Trust Progress 2019-1 Trust Progress 2020-1 Trust

Progress 2021-1 Trust
Progress Warehouse Trust No .1
Perpetual Trustee (Cold)

Back-Up Servicer: