## **PROGRESS 2016-1 TRUST**

Monday, 23 January 2023

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

P.T. Limited
AMP Bank Limited
AMP Bank Limited
Tuesday, 27th September 2016
Friday, 21th February 2048
The 21st day of each month
Sydney & Melbourne
Three Business Days before each Payment Date. Security Trustee:
Originator:
Servicer & Custodian:
Issue Date:
Maturity Date:
Payment Date:
Business Day for Payments:
Determination Date & Ex-Interest Date:

	Base	Margin	Interest Calculation
Class A Notes	1 M BBSW	123bps	Actual/365
Class AB Notes	1 M BBSW	180bps	Actual/365
Class B Notes	1 M BBSW	220bps	Actual/365
Class C Notes	1 M BBSW	315bps	Actual/365
Class D Notes	1 M BBSW	595bps	Actual/365

			Current Invested				
	Currency	Initial Stated Amount	Amount	Current Stated Amount	Percentages at Issue	<b>Current Percentages</b>	Rating S&P/Moodys
	A\$	690,000,000.00	114,136,351.59	114,136,351.59	92.00%	83.63%	AAA / Aaa
Class AB Notes	A\$	37,950,000.00	14,133,801.33	14,133,801.33	5.06%	10.36%	AAA /n.r
Class B Notes	A\$	12,900,000.00	4,804,375.14	4,804,375.14	1.72%	3.52%	AA+/n.r.
Class C Notes	A\$	8,100,000.00	3,016,700.68	3,016,700.68	1.08%	2.21%	A+/n.r.
Class D Notes	A\$	1,050,000.00	393,822.71	393,822.71	0.14%	0.29%	n.r/n.r.
TOTAL	·	750 000 000 00	136 /85 051 /5	136 485 051 45	100.00%	100.00%	

Current Payment Date:	N	1onday, 23 January 20	23				
	Pre Payment						
	Date Bond				Interest Payment (per	Principal Payment	Post Payment Date Bond
	Factors	Coupon Rate	Coupon Rate Reset Date	Initial Issued Notes (No.)	security)	(per security)	Factors
Class A Notes	0.1701	4.2400%	23-Jan-23	690,000	0.65	4.67	0.1654
Class AB Notes	0.3829	4.8100%	23-Jan-23	37,950	1.67	10.51	0.3724
Class B Notes	0.3829	5.2100%	23-Jan-23	12,900	1.80	10.51	0.3724
Class C Notes	0.3829	6.1600%	23-Jan-23	8,100	2.13	10.51	0.3724
Class D Notes	0.3857	8.9600%	23-Jan-23	1,050	3.12	10.59	0.3751
TOTAL				750,000	9.38	46.79	

COLLATERAL INFORMATION	At Issue	<u>Dec - 22</u>
Total pool size:	\$742,931,233.00	\$135,316,506.25
Total Number Of Loans (UnConsolidated):	3582	926
Total number of loans (consolidating split loans):	2345	649
Average loan Size:	\$316,815.00	\$208,500.01
Maximum loan size:	\$993,677.00	\$832,279.46
Total property value:	\$1,305,952,265.00	\$379,546,182.00
Number of Properties:	2501	684
Average property value:	\$522,172.00	\$554,892.08
Average current LVR:	60.44%	39.70%
Average Term to Maturity (months):	316	234.40
Maximum Remaining Term to Maturity (months):	358	281.16
Weighted Average Seasoning (months):	34	108.13
Weighted Average Current LVR:	65.15%	53.05%
Weighted Average Term to Maturity (months):	309	245.30
% of pool with loans > \$500,000:	25.14%	15.37%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	92.83%	112.71%
% Fixed Rate Loans(Value):	24.55%	10.70%
% Interst Only loans (Value):	33.60%	5.61%
Weighted Average Mortgage Interest:	4.42%	5.67%
Investment Loans:	23.83%	30.77%
Note: Loan purpose determines investment lending classification from 01/03/2019	23.0370	30.77%
Outstanding Balance Distribution	\$ % at Issue	Dec - 22
≤ \$0	0.00%	-0.20%
> \$0 and ≤ \$100,000	1.34%	4.56%
> \$100,000 and \$\$150,000	2.94%	5.24%
> \$150,000 and \$\$200,000	5.33%	11.77%
> \$200,000 and \$\$250,000	10.00%	14.26%
> \$250,000 and \$\$250,000	13.60%	14.27%
> \$300,000 and \$\$350,000	12.28%	11.90%
> \$350,000 and ≤ \$400,000	11.54%	11.31%
> \$400,000 and ≤ \$450,000	10.31%	5.95%
	7.52%	5.57%
> \$450,000 and ≤ \$500,000 > \$500,000 and ≤ \$550,000	6.23%	3.11%
	4.36%	3.39%
> \$550,000 and ≤ \$600,000 > \$600,000 and ≤ \$650,000	4.36% 3.43%	1.39%
		2.52%
> \$650,000 and ≤ \$700,000	2.64%	
> \$700,000 and ≤ \$750,000	1.84%	3.20% 0.56%
> \$750,000 and ≤ \$800,000	1.57%	
> \$800,000 and ≤ \$850,000	2.20%	1.21%
> \$850,000 and ≤ \$900,000	0.59%	0.00%
> \$900,000 and ≤ \$950,000	1.49%	0.00%
> \$950,000 and ≤ \$1,000,000	0.79%	0.00%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution	\$ % at Issue	Dec - 22
0%	0.00%	-0.20%
0% and ≤ 25%	8.74%	7.98%
25% and ≤ 30%	2.64%	4.80%
30% and ≤ 35%	3.20%	5.99%
35% and ≤ 40%	3.67%	6.57%
40% and ≤ 45%	4.05%	6.92%
45% and ≤ 50%	4.86%	7.78%
50% and ≤ 55%	5.42%	6.19%
55% and ≤ 60%	6.18%	10.35%
60% and ≤ 65%	8.14%	14.17%
65% and ≤ 70%	9.64%	11.80%
70% and ≤ 75%	15.18%	9.85% 4.94%
75% and ≤ 80%	16.89%	
80% and ≤ 85%	4.65%	0.64%
85% and ≤ 90%	5.88%	1.68%
90% and ≤ 95%	0.85%	0.33%
95% and ≤ 100%	0.00%	0.00%
100%	0.00%	0.20%
otal	100.00%	100.00%
ortgage Insurance	\$ % at Issue	Dec - 22
enworth	13.86%	12.03%
BE	86.14%	86.58%
ninsured	0.00%	1.40%
ital	100.00%	100.00%
	200,00%	100.0075
asoning Analysis	\$ % at Issue	Dec - 22
omths and ≤ 3 mths	9 % at issue 0.33%	0.00%
B mths and ≤ 6 mths	1.25%	0.00%
5 mths and ≤ 9 mths	0.75%	0.00%
9 mths and ≤ 12 mths	0.66%	0.00%
12 mths and ≤ 15 mths	5.71%	0.00%
L5 mths and ≤ 18 mths	10.39%	0.00%
18 mths and ≤ 21 mths	6.91%	0.00%
21 mths and ≤ 24 mths	4.49%	0.00%
24 mths and ≤ 36 mths	40.49%	0.00%
36 mths and ≤ 48 mths	14.44%	0.00%
18 mths and ≤ 60 mths	5.64%	0.00%
50 mths and ≤ 72 mths	2.74%	0.00%
72 mths and ≤ 84 mths	1.60%	1.40%
84 mths and ≤ 96 mths	2.08%	20.74%
96 mths and ≤ 108 mths	1.05%	35.57%
108 mths and ≤ 120 mths	0.40%	28.54%
120 mths	1.06%	13.75%
otal	100.00%	100.00%
eographic Distribution	\$ % at Issue	Dec - 22
	<u>\$ % at Issue</u> 1.71%	<u>Dec - 22</u> 1.27%
T - Metro	1.71%	1.27%
T - Metro		
CT - Metro Ital ACT	1.71% 1.71%	1.27% 1.27%
CT - Metro tal ACT SW - Inner city	1.71% 1.71% 0.18%	1.27% 1.27% 0.36%
T - Metro tal ACT W - Inner city W - Metro	1.71% 1.71% 0.18% 29.70%	1.27% 1.27% 0.36% 27.95%
T - Metro tal ACT W - Inner city W - Metro W - Non metro	1.71% 1.71% 0.18% 29.70% 10.39%	1.27% 1.27% 0.36% 27.95% 9.12%
T - Metro tal ACT W - Inner city W - Metro W - Non metro	1.71% 1.71% 0.18% 29.70%	1.27% 1.27% 0.36% 27.95%
:T - Metro tal ACT :W - Inner city :W - Metro :W - Non metro tal NSW	1.71% 1.71% 0.18% 29.70% 10.39% 40.27%	1.27% 1.27% 0.36% 27.95% 9.12% 37.42%
:T - Metro tal ACT :W - Inner city :W - Metro :W - Non metro tal NSW	1.71% 1.71% 0.18% 29.70% 10.39%	1.27% 1.27% 0.36% 27.95% 9.12%
T - Metro tal ACT  SW - Inner city W - Metro SW - Non metro tal NSW  T - Metro	1.71% 1.71% 0.18% 29.70% 10.39% 40.27%	1.27% 1.27% 0.36% 27.95% 9.12% 37.42%
T - Metro tal ACT  W - Inner city W - Metro W - Non metro tal NSW  - Non metro T - Non metro	1.71% 1.71% 0.18% 29.70% 10.39% 40.27%	1.27% 1.27% 0.36% 27.95% 9.12% 37.42%
CT - Metro tal ACT SW - Inner city SW - Metro WY - Metro tal NSW T - Metro	1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15%	1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29%
eographic Distribution CT - Metro tal ACT  SW - Inner city SW - Metro SW - Non metro tal NSW  T - Metro T - Non metro tal NT	1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43%	1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.29%
CT - Metro tal ACT SW - Inner city W - Metro W - Metro tal NSW  F - Metro F - Non metro tal NT  LD - Inner city	1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43%	1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.29%
T- Metro tal ACT  W - Inner city W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT  D - Inner city D - Metro	1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43%	1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.29% 0.29%
T - Metro tal ACT  W - Inner city W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT  D - Inner city D - Metro D - Non metro D - Non metro	1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85%	1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.29% 0.21% 9.22% 6.80%
T - Metro tal ACT  W - Inner city W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT  D - Inner city D - Metro D - Non metro D - Non metro	1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43%	1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.29% 0.29%
T - Metro tal ACT  W - Inner city W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT  D - Inner city D - Metro D - Non metro tal QLD	1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39%	1.27% 1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.29% 0.21% 9.22% 6.80% 16.23%
T - Metro tal ACT  W - Inner city W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT  D - Inner city D - Non metro tal QLD - Inner city	1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07%	1.27% 1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.29% 0.21% 9.22% 6.80% 16.23% 0.00%
T - Metro tal ACT  W - Inner city W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT D - Inner city D - Metro D - Non metro tal QLD  - Inner city - Metro	1.71% 1.71% 0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39%  0.07% 6.19%	1.27% 1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.29% 0.21% 9.22% 6.80% 16.23% 0.00% 5.16%
T - Metro tal ACT  W - Inner city W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT  D - Inner city D - Metro D - Non metro tal QLD  - Inner city - Inner city - Metro	1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62%	1.27% 1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.29% 0.21% 9.22% 6.80% 16.23% 0.00% 5.16% 0.59%
T- Metro tal ACT  W - Inner city W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT  D - Inner city D - Metro - Non metro tal QLD - Inner city - Inner city - Metro - Non metro	1.71% 1.71% 0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39%  0.07% 6.19%	1.27% 1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.29% 0.21% 9.22% 6.80% 16.23% 0.00% 5.16%
T- Metro tal ACT  W - Inner city W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT  D - Inner city D - Metro - Non metro tal QLD - Inner city - Inner city - Metro - Non metro	1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62%	1.27% 1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.29% 0.21% 9.22% 6.80% 16.23% 0.00% 5.16% 0.59%
CT - Metro tal ACT  SW - Inner city SW - Wetro WW - Non metro tal NSW  F - Metro F - Non metro tal NT  LD - Inner city LD - Metro LD - Non metro tal QLD  V- Inner city L- Metro Lo - Metro Lo - Mon metro tal ACI SA - Metro L- Non metro tal ACI SA - Metro L- Non metro tal SA	1.71% 1.71% 0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%	1.27% 1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.29% 0.21% 9.22% 6.80% 16.23% 0.00% 5.16% 0.59% 5.74%
CT - Metro tal ACT  SW - Inner city SW - Metro SW - Non metro tal NSW  F - Metro T - Non metro tal NT  LD - Inner city LD - Metro LD - Non metro tal QLD  L - Inner city L - Non metro tal SA  SC - Inner city	1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88%	1.27% 1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.29% 0.21% 9.22% 6.80% 16.23% 0.00% 5.16% 0.59% 5.74%
T - Metro tal ACT  W - Inner city W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT  D - Inner city D - Metro D - Non metro tal QLD - Inner city - Metro - Non metro tal QLS - Inner city - Metro - Non metro tal SA S - Inner city - Metro	1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53%	1.27% 1.27% 1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.29% 0.21% 9.22% 6.80% 16.23% 0.00% 5.16% 0.59% 5.74%
T - Metro tal ACT  W - Inner city W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT  D - Inner city D - Metro D - Non metro tal QLD  - Inner city - Metro - Non metro tal SA S - Inner city S - Metro	1.71% 1.71% 0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45%	1.27% 1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.29% 0.21% 9.22% 6.80% 16.23% 0.00% 5.16% 0.59% 5.74% 0.31% 0.23% 0.32%
T - Metro tal ACT  W - Inner city W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT  D - Inner city D - Metro D - Non metro tal QLD  - Inner city - Metro - Non metro tal SA  S - Inner city S - Metro	1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53%	1.27% 1.27% 1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.29% 0.21% 9.22% 6.80% 16.23% 0.00% 5.16% 0.59% 5.74%
T- Metro tal ACT  W - Inner city W - Metro W - Non metro tal NSW  T- Metro - Non metro tal NT  D - Inner city D - Metro J - Non metro tal QLD - Inner city - Metro - Non metro tal SA  S - Inner city S - Metro S - Non metro tal TAS	1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05%	1.27% 1.27% 1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.29% 0.21% 9.22% 6.80% 16.23% 0.00% 5.16% 0.59% 5.74% 0.31% 0.23% 0.32% 0.87%
IT - Metro tal ACT  W - Inner city W - Metro W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT D - Inner city D - Metro D - Non metro tal QLD - Inner city - Metro - Non metro tal QLS - Inner city - Metro - Non metro tal SA S - Inner city S - Metro - S - Non metro tal TAS C - Inner city	1.71% 1.71% 0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05%  0.36%	1.27% 1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.29% 0.21% 9.22% 6.80% 16.23% 0.00% 5.16% 0.59% 5.74% 0.31% 0.23% 0.32% 0.32% 0.87%
T- Metro tal ACT  W - Inner city W - Metro W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT  D - Inner city D - Metro D - Non metro tal QLD  I - Inner city - Metro I - Non metro tal SA S - Inner city S - Metro S - Non metro tal TAS  C - Inner city C - Metro	1.71% 1.71% 1.71% 0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05%  0.36% 17.39%	1.27% 1.27% 1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.21% 9.22% 6.80% 16.23% 0.00% 5.16% 0.59% 5.74% 0.31% 0.23% 0.32% 0.87%
T - Metro tal ACT  W - Inner city W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT  D - Inner city D - Metro D - Non metro tal QLD - Inner city - Metro - Non metro tal SA S - Inner city S - Metro S - Non metro tal TAS	1.71% 1.71% 0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05%  0.36%	1.27% 1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.29% 0.21% 9.22% 6.80% 16.23% 0.00% 5.16% 0.59% 5.74% 0.31% 0.23% 0.32% 0.32% 0.87%
T- Metro tal ACT  W - Inner city W - Metro W - Non metro tal NSW  T- Metro - Non metro tal NT  D - Inner city D - Metro - Non metro tal QLD - Inner city - Metro - Non metro tal SA S - Inner city S - Metro - Non metro tal TAS  C - Inner city - Metro	1.71% 1.71% 1.71% 0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05%  0.36% 17.39%	1.27% 1.27% 1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.21% 9.22% 6.80% 16.23% 0.00% 5.16% 0.59% 5.74% 0.31% 0.23% 0.32% 0.87%
T- Metro tal ACT  W - Inner city W - Metro W - Non metro tal NSW  T- Metro - Non metro tal NT  D - Inner city D - Metro - Non metro tal QLD - Inner city - Metro - Non metro tal SA S - Inner city S - Metro - Non metro tal TAS  C - Inner city - Metro	1.71% 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 1.05%	1.27% 1.27% 1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.29% 0.21% 9.22% 6.80% 16.23% 0.00% 5.16% 0.59% 5.74% 0.31% 0.23% 0.32% 0.87% 0.00% 12.66% 2.87%
ET - Metro tal ACT  SW - Inner city WW - Metro WW - Metro WW - Non metro tal NSW  1 - Metro F - Non metro tal NT  LD - Inner city LD - Metro LD - Non metro tal OLD  A - Inner city - Metro L - Non metro tal SA  SS - Inner city SS - Metro SS - Mon metro tal TAS  C - Inner city C - Metro C - Non metro tal VIC	1.71% 1.71% 0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05%  0.36% 17.39% 2.52% 20.26%	1.27% 1.27% 1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.21% 9.22% 6.80% 16.23% 0.00% 5.16% 0.59% 5.74% 0.31% 0.23% 0.32% 0.32% 0.87% 0.00% 12.66% 2.87% 15.53%
ET - Metro tal ACT  SW - Inner city SW - Metro SW - Non metro tal NSW  F - Metro T - Non metro tal NT  LD - Inner city LD - Metro LD - Non metro tal QLD  L- Inner city L- Inner city L- Non metro tal SA S - Inner city S - Metro S - Non metro tal ITA  SC - Inner city C - Metro C - Non metro tal ITAS  C - Inner city C - Metro C - Metro C - Non metro tal VIC A - Inner city C - Metro C - Non metro tal VIC A - Inner city C - Inner city C - Metro C - Non metro tal VIC A - Inner city	1.71% 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23%	1.27% 1.27% 1.27% 1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.29% 0.21% 9.22% 6.80% 16.23% 0.00% 5.16% 0.59% 5.74% 0.31% 0.23% 0.32% 0.87% 0.00% 12.66% 2.87% 15.53%
ET - Metro tal ACT  SW - Inner city SW - Metro WW - Non metro tal NSW  1 - Metro 1 - Non metro tal NT  LD - Inner city LD - Metro LD - Non metro tal QLD  V- Inner city L- Metro L- Non metro tal QLD  S- Inner city L- Metro L- Non metro tal TAS  CS - Inner city SS - Metro SS - Non metro tal TAS  C - Inner city C - Metro C - Non metro tal TAS  C - Inner city C - Metro C - Non metro tal TAS  C - Inner city C - Metro C - Non metro tal TAS  C - Inner city C - Metro C - Non metro tal VIC  A - Inner city C - Metro C - Non metro tal VIC	1.71% 1.71% 0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05%  0.36% 17.39% 2.52% 20.26%  0.23% 13.71%	1.27% 1.27% 1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.29% 0.29% 0.21% 9.22% 6.80% 16.23% 0.00% 5.16% 0.59% 5.74% 0.31% 0.23% 0.32% 0.32% 0.87% 0.00% 12.66% 2.87% 15.53% 0.17% 19.92%
ET - Metro tal ACT  SW - Inner city WW - Metro WW - Metro WW - Non metro tal NSW  F - Metro F - Non metro tal NT  LD - Inner city LD - Metro LD - Non metro tal QLD  A - Inner city - Metro LS - Inner city - Metro LS - Mon metro tal SS - Mon metro tal TAS  C - Inner city C - Metro C - Non metro tal TAS  C - Inner city C - Metro C - Non metro tal VIC A - Inner city A - Metro C - Non metro tal VIC A - Inner city A - Metro A - Menro A -	1.71% 1.71% 1.71% 0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05%  0.36% 17.39% 2.52% 20.26%  0.23% 13.71% 1.08%	1.27% 1.27% 1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.21% 9.22% 6.80% 16.23% 0.00% 5.16% 0.59% 5.74% 0.31% 0.23% 0.32% 0.87% 0.00% 12.66% 2.87% 15.53%
ET - Metro tal ACT  SW - Inner city SW - Metro WW - Non metro tal NSW  1 - Metro 1 - Non metro tal NT  LD - Inner city LD - Metro LD - Non metro tal QLD  V- Inner city L- Metro L- Non metro tal QLD  S- Inner city L- Metro L- Non metro tal TAS  CS - Inner city SS - Metro SS - Non metro tal TAS  C - Inner city C - Metro C - Non metro tal TAS  C - Inner city C - Metro C - Non metro tal TAS  C - Inner city C - Metro C - Non metro tal TAS  C - Inner city C - Metro C - Non metro tal VIC  A - Inner city C - Metro C - Non metro tal VIC	1.71% 1.71% 0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05%  0.36% 17.39% 2.52% 20.26%  0.23% 13.71%	1.27% 1.27% 1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.29% 0.29% 0.21% 9.22% 6.80% 16.23% 0.00% 5.16% 0.59% 5.74% 0.31% 0.23% 0.32% 0.32% 0.87% 0.00% 12.66% 2.87% 15.53% 0.17% 19.92%
T - Metro tal ACT  W - Inner city W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT  D - Inner city D - Metro D - Non metro tal QLD  - Inner city - Metro - Non metro tal SA  S - Inner city S - Metro S - Non metro tal TAS  C - Inner city C - Metro C - Non metro tal TAS  A - Non metro tal VIC  A - Inner city A - Metro A - Non metro tal WA	1.71% 1.71% 1.71% 0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05%  0.36% 17.39% 2.5.2% 20.26%  0.23% 13.71% 1.08% 15.01%	1.27% 1.27% 1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.29% 0.29% 0.21% 9.22% 6.80% 16.23% 0.00% 5.16% 0.59% 5.74% 0.31% 0.23% 0.32% 0.87% 0.00% 12.66% 2.87% 15.53% 0.17% 19.92% 2.57% 22.65%
T - Metro tal ACT  W - Inner city W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT  D - Inner city D - Metro D - Non metro tal QLD  - Inner city - Metro - Non metro tal SA  S - Inner city S - Metro S - Non metro tal TAS  C - Inner city C - Metro C - Non metro tal TAS  A - Non metro tal VIC  A - Inner city A - Metro A - Non metro tal WA	1.71% 1.71% 1.71% 0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05%  0.36% 17.39% 2.52% 20.26%  0.23% 13.71% 1.08%	1.27% 1.27% 1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.21% 9.22% 6.80% 16.23% 0.00% 5.16% 0.59% 5.74% 0.31% 0.23% 0.32% 0.87% 0.00% 12.66% 2.87% 15.53%
T - Metro tal ACT  W - Inner city W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT  D - Inner city D - Netro D - Non metro tal QLD  - Inner city - Metro - Non metro tal JCA S - Inner city - Metro - Non metro tal SA S - Inner city S - Metro S - Non metro tal TAS C - Inner city C - Metro C - Non metro tal I TAS  - Inner city C - Metro C - Non metro tal I TAS  - Inner city C - Metro C - Non metro tal VIC A - Inner city A - Metro A - Non metro tal WA	1.71% 1.71% 1.71% 0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05%  0.36% 17.39% 2.5.2% 20.26%  0.23% 13.71% 1.08% 15.01%	1.27% 1.27% 1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.29% 0.29% 0.21% 9.22% 6.80% 16.23% 0.00% 5.16% 0.59% 5.74% 0.31% 0.23% 0.32% 0.87% 0.00% 12.66% 2.87% 15.53% 0.17% 19.92% 2.57% 22.65%
T - Metro tal ACT  W - Inner city W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT  D - Inner city D - Metro D - Non metro tal QLD  - Inner city - Metro - Non metro tal SA S - Inner city S - Metro - Non metro tal SA C - Inner city - Metro - Non metro tal SA C - Inner city - Metro - Non metro tal VC - Inner city - Metro - Non metro tal TAS - Inner city - Metro - Non metro tal TAS - Inner city - Metro - Non metro tal ITAS - Inner city - Metro - Non metro tal VIC - Inner city - Metro - Non metro tal VIC - Inner city - Metro - Non metro tal VIC - Inner city - Metro - Non metro tal VIC - Inner city - Metro - Non metro tal VIC - Inner city - Metro - Non metro tal VIC	1.71% 1.71% 0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05%  0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01%	1.27% 1.27% 1.27% 1.27% 0.36% 27.95% 9.12% 37.42% 0.00% 0.29% 0.21% 9.22% 6.80% 16.23% 0.00% 5.16% 0.59% 5.74% 0.31% 0.23% 0.32% 0.87% 0.00% 12.66% 2.87% 15.53% 0.17% 19.92% 2.57% 22.65%
ET - Metro tal ACT  SW - Inner city WW - Metro WW - Metro WW - Non metro tal NSW  F - Metro F - Non metro tal NT  LD - Inner city LD - Metro LD - Non metro tal QLD  A - Inner city - Metro LS - Inner city - Metro LS - Mon metro tal SS - Mon metro tal TAS  C - Inner city C - Metro C - Non metro tal TAS  C - Inner city C - Metro C - Non metro tal VIC A - Inner city A - Metro C - Non metro tal VIC A - Inner city A - Metro A - Menro A -	1.71% 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 1.08% 15.01%	1.27% 1.27% 1.27% 1.27% 1.27% 0.36% 27.95% 9.1.2% 37.42% 0.00% 0.29% 0.29% 0.21% 9.22% 6.80% 16.23% 0.00% 5.16% 0.59% 5.74% 0.31% 0.23% 0.32% 0.32% 0.87% 1.553% 0.17% 19.92% 2.57% 22.65% 1.05% 76.40%

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ARREARS \$ % (scheduled balance basis) Jan-22	<u>31-60</u> 0.50%	<u>61-90</u> 0.03%	<u>90+</u> 0.88%	<u>Total</u> 1.41%
Feb-22	0.82%	0.16%	0.49%	1.48%
Mar-22	0.17%	0.51%	0.11%	0.78%
Apr-22	0.47%	0.35%	0.54%	1.36%
May-22	0.73%	0.53%	0.56%	1.82%
Jun-22	0.16%	0.41%	0.84%	1.40%
Jul-22	0.54%	0.20%	0.80%	1.53%
Aug-22	0.20%	0.36%	0.55%	1.10%
Sep-22	0.23%	0.09%	0.63%	0.95%
Oct-22	0.32%	0.00%	0.64%	0.97%
Nov-22	0.42%	0.24%	0.23%	0.90%
Dec-22	0.11%	0.47%	0.24%	0.82%
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
Jan-22	9	1,703,496		
Feb-22	7	1,444,131		
Mar-22	2	433,419		
Apr-22	2	171,945		
May-22	2	172,374		
Jun-22	-	-		
Jul-22	-	-		
Aug-22	2	174,245		
Sep-22	2	174,949		
Oct-22	2	175,650		
Nov-22	4	614,721		
Dec-22	4	617,431		
<del></del>	4	017,431		
Incl. COVID-19 HARDSHIP	No of Accounts	Amount (\$)		
Jan-22				
Feb-22	-	_		
Mar-22				
Apr-22				
May-22				
Jun-22				
Jul-22	-	=		
	=	-		
Aug-22	=	-		
Sep-22	-	=		
Oct-22 Nov-22	-	-		
NOV-22	-	-		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Jan-22	No of Accounts	Amount (5)		
Feb-22	1	703,063		
Mar-22	1	707,590		
Apr-22	1	709,286		
May-22	1	714,137		
Jun-22	1	716,897		
Jul-22	1	719,395		
		-		
Aug-22	-			
Aug-22 Sep-22	-	-		
Sep-22 Oct-22	- - -	-		
Sep-22 Oct-22 Nov-22	-	- - -		
Sep-22 Oct-22	-	- - - -		
Sep-22 Oct-22 Nov-22 Dec-22	- - - -	- - - -		
Sep-22 Oct-22 Nov-22 Dec-22 PRINCIPAL LOSS	- - - - <u>Gross Loss</u>	- - - - LMI claim (A\$)	LMI payment (A\$)	Net loss
Sep-22 Oct-22 Nov-22 Dec-22 PRINCIPAL LOSS 2018	- - - -	- - - - - <u>LMI claim (A\$)</u> 109,558	LMI payment (A\$) 100,083	<u>Net loss</u> 9,475
Sep-22 Oct-22 Nov-22 Dec-22 PRINCIPAL LOSS 2018 2019	- - - - <u>Gross Loss</u> 109,558	109,558	100,083	9,475
Sep-22 Oct-22 Nov-22 Dec-22 PRINCIPAL LOSS 2018 2019 2020	- - - - <u>Gross Loss</u> 109,558 -	109,558	100,083	9,475 - -
Sep-22 Oct-22 Nov-22 Dec-22 PRINCIPAL LOSS 2018 2019 2020 2021	- - - - - - 10,885	109,558 - -	100,083 - - -	9,475 - - 10,885
Sep-22 Oct-22 Nov-22 Dec-22 PRINCIPAL LOSS 2018 2019 2020	- - - - <u>Gross Loss</u> 109,558 -	109,558 - - -	100,083 - -	9,475 - -
Sep-22 Oct-22 Nov-22 Dec-22  PRINCIPAL LOSS 2018 2019 2020 2021 2022 Total	Gross Loss 109,558 - 10,885 297,813 418,256	109,558 - - - 297,813 407,371	100,083 - - - 294,966 395,049	9,475 - - 10,885 2,847
Sep-22 Oct-22 Nov-22 Dec-22  PRINCIPAL LOSS 2018 2019 2020 2021 2022 Total  EXCESS SPREAD	Gross Loss 109,558 10,885 297,813 418,256 Excess Spread (A\$)	109,558 - - 297,813 407,371 Excess Spread % p.a	100,083 - - - 294,966 395,049 Opening Bond Balance	9,475 - - 10,885 2,847
Sep-22 Oct-22 Nov-22 Dec-22  PRINCIPAL LOSS 2018 2019 2020 2021 2022 Total  EXCESS SPREAD Jan-22	Gross Loss 109,558 - 10,885 297,813 418,256  Excess Spread (A\$) 86,249.63	109,558 - - - 297,813 407,371 Excess Spread % p.a 0.58%	100,083 	9,475 - - 10,885 2,847
Sep-22 Oct-22 Nov-22 Dec-22  PRINCIPAL LOSS 2018 2019 2020 2021 2022 Total  EXCESS SPREAD Jan-22 Feb-22	Gross Loss 109,558 10,885 297,813 418,256  Excess Spread (AS) 86,249,63 119,308.15	109,558 - - 297,813 407,371 Excess Spread % p.a 0.58% 0.81%	100,083 - 294,966 395,049 Opening Bond Balance 179,262,575 176,500,315	9,475 - - 10,885 2,847
Sep-22 Oct-22 Nov-22 Dec-22  PRINCIPAL LOSS 2018 2019 2020 2021 2022 Total  EXCESS SPREAD Jan-22 Feb-22 Mar-22	Gross Loss 109,558 10,885 297,813 418,256  Excess Spread (A\$) 86,249,63 119,308.15 56,991,44	109,558 - 297,813 407,371 Excess Spread % p.a 0.58% 0.81% 0.39%	100,083 - 294,966 395,049 Opening Bond Balance 179,262,575 176,500,315 173,264,436	9,475 - - 10,885 2,847
Sep-22 Oct-22 Nov-22 Dec-22  PRINCIPAL LOSS 2018 2019 2020 2021 2022 Total  EXCESS SPREAD Jan-22 Feb-22 Mar-22 Apr-22	Gross Loss 109,558 10,885 297,813 418,256  Excess Spread (A\$) 86,249,63 119,308.15 56,991.44 51,675.83	109,558 - - - 297,813 407,371 Excess Spread % p.a 0.58% 0.81% 0.39% 0.39% 0.36%	100,083 - 294,966 395,049 Opening Bond Balance 179,262,575 176,500,315 173,264,436 170,259,167	9,475 - - 10,885 2,847
Sep-22 Oct-22 Nov-22 Dec-22  PRINCIPAL LOSS 2018 2019 2020 2021 2022  Total  EXCESS SPREAD Jan-22 Feb-22 Mar-22 Apr-22 May-22 May-22 May-22	Gross Loss 109,558 10,885 297,813 418,256  Excess Spread (A\$) 86,249,63 119,308.15 56,991.44 51,675.83 65,094.79	109,558 - 297,813 407,371 Excess Spread % p.a 0.58% 0.81% 0.39% 0.39% 0.47%	294,966 395,049  Opening Bond Balance 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677	9,475 - - 10,885 2,847
Sep-22 Oct-22 Nov-22 Dec-22  PRINCIPAL LOSS 2018 2019 2020 2021 2022 Total  EXCESS SPREAD Jan-22 Feb-22 Mar-22 Apr-22 May-22 Jun-22 Jun-22	Gross Loss 109,558 10,885 297,813 418,256  Excess Spread (A\$) 86,249,63 119,308.15 56,991.44 51,675.83	109,558 - 297,813 407,371 Excess Spread % p.a 0.58% 0.81% 0.39% 0.36% 0.47% 0.56%	100,083 - 294,966 395,049 Opening Bond Balance 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284	9,475 - - 10,885 2,847
Sep-22 Oct-22 Nov-22 Dec-22  PRINCIPAL LOSS 2018 2019 2020 2021 2022 Total  EXCESS SPREAD Jan-22 Feb-22 Mar-22 May-22 Jun-22	Gross Loss 109,558 10,885 297,813 418,256  Excess Spread (A\$) 86,249,63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99	109,558 297,813 407,371  Excess Spread % p.a 0.58% 0.81% 0.39% 0.36% 0.47% 0.56% 0.00%	100,083 - 294,966 395,049 Opening Bond Balance 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136	9,475 - - 10,885 2,847
Sep-22 Oct-22 Nov-22 Dec-22  PRINCIPAL LOSS 2018 2019 2020 2021 2022 Total  EXCESS SPREAD Jan-22 Feb-22 Mar-22 Apr-22 May-22 Jun-22 Jun-22	Gross Loss 109,558 10,885 297,813 418,256  Excess Spread (A\$) 86,249,63 119,308.15 56,991.44 51,675.83 65,094.79	109,558 - 297,813 407,371 Excess Spread % p.a 0.58% 0.81% 0.39% 0.36% 0.47% 0.56%	100,083 - 294,966 395,049 Opening Bond Balance 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284	9,475 - - 10,885 2,847
Sep-22 Oct-22 Nov-22 Dec-22  PRINCIPAL LOSS 2018 2019 2020 2021 2022 Total  EXCESS SPREAD Jan-22 Feb-22 Mar-22 May-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Sep-22 Oct-22	Gross Loss 109,558 10,885 297,813 418,256  Excess Spread (A\$) 86,249,63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99 97,668.99 76,047.81	109,558 297,813 407,371  Excess Spread % p.a 0.58% 0.39% 0.36% 0.47% 0.55% 0.00% 0.76% 0.06% 0.06% 0.06%	100,083 - 294,966 395,049 Opening Bond Balance 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829 147,436,629 144,715,415	9,475 - - 10,885 2,847
Sep-22 Oct-22 Nov-22 Dec-22  PRINCIPAL LOSS 2018 2019 2020 2021 2022  Total  EXCESS SPREAD Jan-22 Feb-22 Mar-22 Apr-22 Jun-22 Jun-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22	Gross Loss 109,558 10,885 297,813 418,256  Excess Spread (AS) 86,249,63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99 97,668.99	109,558	294,966  294,966  395,049  Opening Bond Balance 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829 147,436,629 144,715,415	9,475 - - 10,885 2,847
Sep-22 Oct-22 Nov-22 Dec-22  PRINCIPAL LOSS 2018 2019 2020 2021 2022  Total  EXCESS SPREAD Jan-22 Feb-22 Mar-22 Apr-22 Jul-22 Jul-22 Jul-22 Jul-22 Sep-22 Oct-22 Nov-22 Dec-22	Gross Loss  10,885 297,813 418,256  Excess Spread (A\$) 86,249,63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99 97,668.99 97,6647.81	109,558 297,813 407,371  Excess Spread % p.a 0.58% 0.39% 0.36% 0.47% 0.55% 0.00% 0.76% 0.06% 0.06% 0.06%	100,083 - 294,966 395,049 Opening Bond Balance 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829 147,436,629 144,715,415	9,475 - - 10,885 2,847
Sep-22 Oct-22 Nov-22 Dec-22  PRINCIPAL LOSS 2018 2019 2020 2021 2022 Total  EXCESS SPREAD Jan-22 Feb-22 Mar-22 May-22 Jun-22 Jun-22 Jun-22 Jul-22 Sep-22 Oct-22 Nov-22	Gross Loss 109,558 10,885 297,813 418,256  Excess Spread (A\$) 86,249,63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99 97,668.99 76,047.81	109,558	294,966  294,966  395,049  Opening Bond Balance 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829 147,436,629 144,715,415	9,475 - - 10,885 2,847
Sep-22 Oct-22 Nov-22 Dec-22  PRINCIPAL LOSS 2018 2019 2020 2021 2022 Total  EXCESS SPREAD Jan-22 Feb-22 Mar-22 May-22 Jun-22 Jun-22 Jul-22 Sep-22 Oct-22 Nov-22 Dec-22 Total	Gross Loss  109,558  10,885 297,813 418,256  Excess Spread (A\$) 86,249,63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99 97,668.99 76,047.81 85,922.02	109,558	294,966  294,966  395,049  Opening Bond Balance 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829 147,436,629 144,715,415	9,475 - - 10,885 2,847
Sep-22 Oct-22 Nov-22 Dec-22  PRINCIPAL LOSS 2018 2019 2020 2021 2022 Total  EXCESS SPREAD Jan-22 Feb-22 Mar-22 Apr-22 Jul-22 Jul-22 Jul-22 Jul-22 Sep-22 Oct-22 Nov-22 Dec-22	Gross Loss  10,885 297,813 418,256  Excess Spread (A\$) 86,249,63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99 97,668.99 97,6647.81	109,558	294,966  294,966  395,049  Opening Bond Balance 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829 147,436,629 144,715,415	9,475 - - 10,885 2,847
Sep-22 Oct-22 Nov-22 Dec-22  PRINCIPAL LOSS 2018 2019 2020 2021 2022  Total  EXCESS SPREAD Jan-22 Feb-22 Mar-22 Apr-22 Jul-22 Jul-22 Jul-22 Jul-22 Jul-22 Sep-22 Oct-22 Nov-22 Dec-22 Total  ANNUALISED CPR	Gross Loss  10,885 297,813 418,256  Excess Spread (A5) 86,249,63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99 97,668.99 76,047.81	109,558	294,966  294,966  395,049  Opening Bond Balance 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829 147,436,629 144,715,415	9,475 - - 10,885 2,847
Sep-22 Oct-22 Nov-22 Dec-22  PRINCIPAL LOSS 2018 2019 2020 2021 2022  Total  EXCESS SPREAD Jan-22 Feb-22 Mar-22 Apr-22 Jul-22 Jul-22 Jul-22 Jul-22 Jul-22 Sep-22 Oct-22 Nov-22 Dec-22 Total  ANNUALISED CPR Jan-22 Feb-22 Feb-22 Mar-22 Feb-22 Mar-22 Feb-22 Feb-22 Feb-22 Mar-22 Feb-22	Gross Loss  10,885 297,813 418,256  Excess Spread (A5) 86,249,63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99  97,668.99 76,047.81	109,558	294,966  294,966  395,049  Opening Bond Balance 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829 147,436,629 144,715,415	9,475 - - 10,885 2,847
Sep-22 Oct-22 Nov-22 Dec-22  PRINCIPAL LOSS 2018 2019 2020 2021 2022 Total  EXCESS SPREAD Jan-22 Feb-22 Mar-22 May-22 Jun-22 Jun-22 Jul-22 Jul-22 Sep-22 Oct-22 Nov-22 Nov-22 Dec-22 Total  ANNUALISED CPR Jan-22 Feb-22 Mar-22 Feb-22 Mar-22 Aug-22 Feb-22 Nov-22 Feb-22 Nov-22 Feb-22 Feb-22 Mar-22 Feb-22 Mar-22 Feb-22 Mar-22 Feb-22 Feb-22 Mar-22 Feb-22 Mar-22 Feb-22 Mar-22	Gross Loss 109,558 10,885 297,813 418,256  Excess Spread (A\$) 86,249,63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99 76,047.81 - 97,668.99 76,047.81 - 85,922.02 - 714,506.65  CPR % p.a 14.42% 17.40% 16.39% 18.20%	109,558	294,966  294,966  395,049  Opening Bond Balance 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829 147,436,629 144,715,415	9,475 - - 10,885 2,847
Sep-22 Oct-22 Nov-22 Dec-22  PRINCIPAL LOSS 2018 2019 2020 2021 2022 Total  EXCESS SPREAD Jan-22 Feb-22 May-22 Jun-22 Jul-22 Jul-22 Jul-22 Sep-22 Oct-22 Nov-22 Dec-22 Total  ANNUALISED CPR Jan-22 Feb-22 May-22 Jan-24 Jan-25 Jan-26 Jan-27 Jan-27 Jan-28 Jan-28 Jan-29 Jan-29 Jan-29 Jan-29 Jan-20 Jan-22 Ja	Gross Loss 109,558 10,885 297,813 418,256  Excess Spread (A\$) 86,249,63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99 97,668.99 76,047.81 85,922.02 714,506.65  CPR % p.a 14.42% 17.40% 16.39% 18.20% 28.50%	109,558	294,966  294,966  395,049  Opening Bond Balance 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829 147,436,629 144,715,415	9,475 - - 10,885 2,847
Sep-22 Oct-22 Nov-22 Dec-22  PRINCIPAL LOSS 2018 2019 2020 2021 2022 Total  EXCESS SPREAD Jan-22 Feb-22 Mar-22 May-22 Jun-22 Jul-22 Jul-22 Aug-22 Total  ANNUALISED CPR Jan-22 Feb-22 Mar-22 Apr-22 Mov-22 Dec-22 Total  ANNUALISED CPR Jan-22 Feb-22 Mar-22 Apr-22 Mar-22 Apr-22 Jun-22	Gross Loss  10,885 297,813 418,256  Excess Spread (A5) 86,249.63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99  97,668.99 76,047.81 85,922.02 714,506.65  CPR % p.a 14.42% 17.40% 16.39% 18.20% 28.50% 24.00%	109,558	294,966  294,966  395,049  Opening Bond Balance 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829 147,436,629 144,715,415	9,475 - - 10,885 2,847
Sep-22 Oct-22 Nov-22 Dec-22  PRINCIPAL LOSS 2018 2019 2020 2021 2022 Total  EXCESS SPREAD Jan-22 Feb-22 Mar-22 May-22 Jun-22 Jun-22 Jul-22 Sep-22 Oct-22 Nov-22 Nov-22 Dec-22 Total  ANNUALISED CPR Jan-22 Feb-22 May-22 Jun-22	Gross Loss  10,885 297,813 418,256  Excess Spread (A\$) 86,249,63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99 76,047.81 85,922.02 714,506.65  CPR % p.a 14.42% 17.40% 16.39% 18.20% 28.50% 24.00% 27.52%	109,558	294,966  294,966  395,049  Opening Bond Balance 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829 147,436,629 144,715,415	9,475 - - 10,885 2,847
Sep-22 Oct-22 Nov-22 Dec-22  PRINCIPAL LOSS 2018 2019 2020 2021 2022 Total  EXCESS SPREAD Jan-22 Feb-22 Mar-22 May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 Total  ANNUALISED CPR Jan-22 Feb-22 Mar-22 Apr-22 Jun-22	Gross Loss 109,558 10,885 297,813 418,256  Excess Spread (A\$) 86,249,63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99 97,668.99 76,047.81 85,922.02 714,506.65  CPR % p.a 14.42% 17.40% 16.39% 18.20% 28.50% 24.00% 27.52% 35.76%	109,558	294,966  294,966  395,049  Opening Bond Balance 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829 147,436,629 144,715,415	9,475 - - 10,885 2,847
Sep-22 Oct-22 Nov-22 Dec-22  PRINCIPAL LOSS 2018 2019 2020 2021 2022 Total  EXCESS SPREAD Jan-22 Feb-22 Mar-22 Jul-22 Jul-22 Jul-22 Sep-22 Oct-22 Nov-22 Dec-22 Total  ANNUALISED CPR Jan-22 Feb-22 Mar-22 Jul-22 Jul-22 Jul-22 Jul-22 Jul-22 Jul-22 Jul-22 Sep-22 Oct-22 Jul-22 Jul-22 Jul-22 Sep-22 Total	Gross Loss  10,885 297,813 418,256  Excess Spread (AS) 86,249.63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99  97,668.99 76,047.81  85,922.02  714,506.65  CPR % p.a 14.42% 17.40% 16.39% 18.20% 28.50% 24.00% 27.52% 35.76% 17.81%	109,558	294,966  294,966  395,049  Opening Bond Balance 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829 147,436,629 144,715,415	9,475 - - 10,885 2,847
Sep-22 Oct-22 Nov-22 Dec-22  PRINCIPAL LOSS 2018 2019 2020 2021 2022 Total  EXCESS SPREAD Jan-22 Feb-22 May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 Total  ANNUALISED CPR Jan-22 Feb-22 May-22 Jun-22	Gross Loss 109,558 10,885 297,813 418,256  Excess Spread (A\$) 86,249,63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99 97,668.99 76,047.81 85,922.02 714,506.65  CPR % p.a 14.42% 17.40% 16.39% 18.20% 28.50% 24.00% 27.52% 35.76%	109,558	294,966  294,966  395,049  Opening Bond Balance 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829 147,436,629 144,715,415	9,475 - - 10,885 2,847
Sep-22 Oct-22 Nov-22 Dec-22  PRINCIPAL LOSS 2018 2019 2020 2021 2022 Total  EXCESS SPREAD Jan-22 Feb-22 May-22 Jun-22 Jul-22 Jul-22 Nov-22 Nov-22 Dec-22 Total  ANNUALISED CPR Jan-22 Feb-22 May-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Sep-22 Oct-22 Nov-22 Dec-22 Total	Gross Loss  10,885 297,813 418,256  Excess Spread (A\$) 86,249,63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99 97,668.99 76,047.81 - 85,922.02 - 714,506.65  CPR % p.a 14.42% 17.40% 16.39% 18.20% 28.50% 24.00% 27.52% 35,76% 17.81%	109,558	294,966  294,966  395,049  Opening Bond Balance 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829 147,436,629 144,715,415	9,475 - - 10,885 2,847

RESERVES
Principal Draw
Liquidity Reserve Account Income Reserve

SUPPORTING RATINGS

Fixed Rate Swap Provider

Liquidity Reserve Account Holder Bank Account Provider

Role

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

Back-Up Servicer:

<u>Drawn</u> 8,494.47 1,160,050.73

<u>Available</u>

Current Rating S&P /

Moodys
A+/A2
A, A-1/ P-1
A-1+ / P-1 <u>Party</u> BNP PARIBAS

MUFG Bank, Ltd Westpac

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

AMP Bank Limited BBB / Baa2 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 2012-2 Trust Progress 2013-1 Trust Progress 2014-1 Trust Progress 2014-2 Trust Progress 2016-1 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 2021-1 Trust
Progress 2021-1 Trust

Progress 2022-2 Trust Progress Warehouse Trust No .1
Perpetual Trustee (Cold)