PROGRESS 2014-2 TRUST

Friday, 20 January 2023

Transaction Name:	Progress 2014-2 Trust
Trustee:	Perpetual Trustee Company Limited
Security Trustee:	P.T. Limited
Originator:	AMP Bank Limited
Servicer & Custodian:	AMP Bank Limited
Issue Date:	Friday, 28th November 2014
Maturity Date:	Friday, 20th July 2046
Payment Date:	The 20th 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	80bps	Actual/365			
Class AB Notes		1 M BBSW	155bps	Actual/365			
Class B Notes		1 M BBSW	240bps	Actual/365			
Class C Notes		1 M BBSW	350bps	Actual/366			
Class D Notes		1 M BBSW	500bps	Actual/365			
			Current Invested			Current	
	Currency	Initial Stated Amount	Amount	Current Stated Amount	Percentages at Issue	Percentages	Rating Fitch/Moodys
Class A Notes	A\$	920,000,000.00	104,212,869.07	104,212,869.07	92.00%	82.91%	AAA / Aaa
Class AB Notes	A\$	48,000,000.00	11,065,652.84	11,065,652.84	4.80%	8.80%	AAA /n.r
Class B Notes	A\$	21,000,000.00	4,841,223.15	4,841,223.15	2.10%	3.85%	AAA/n.r.
Class C Notes	A\$	6,000,000.00	2,152,672.61	2,152,672.61	0.60%	1.71%	AA+/n.r
Class D Notes	A\$	5,000,000.00	3,417,472.72	3,417,472.72	0.50%	2.72%	n.r/n.r
TOTAL		1,000,000,000.00	125,689,890.39	125,689,890.39	100.00%	100.00%	

Current Payment Date:

Friday, 20 January 2023

	Pre Payment 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	0.1178	3.8218%	20-Jan-23	920,000	0.38	4.51	0.1133
Class AB Notes	0.2397	4.5718%	20-Jan-23	48,000	0.93	9.19	0.2305
Class B Notes	0.2397	5.4218%	20-Jan-23	21,000	1.10	9.19	0.2305
Class C Notes	0.3664	6.5218%	20-Jan-23	6,000	2.03	7.66	0.3588
Class D Notes	0.6960	8.0218%	20-Jan-23	5,000	4.74	12.49	0.6835
TOTAL				1,000,000	9.19	43.04	

TOTAL	1	,000,000 9.19
COLLATERAL INFORMATION	At Issue	<u>Dec - 22</u>
Total pool size:	\$991,491,258	\$124,621,525.88
Total Number Of Loans (UnConsolidated):	4830	1058
Total number of loans (consolidating split loans):	3379	784
Average loan Size:	\$293,427	\$158,956.03
Maximum loan size:	\$1,000,000	\$798,803.23
otal property value:	\$1,748,561,131	\$408,248,890.00
lumber of Properties:	3627	823
werage property value:	\$482,096	\$496,049.68
werage current LVR:	58.16%	31.87%
verage Term to Maturity (months):	305	205.97
Aximum Remaining Term to Maturity (months):	356	258.05
Veighted Average Seasoning (months):	38	135.15
/eighted Average Current LVR:	65.36%	50.65%
/eighted Average Term to Maturity (months):	313	219.90
5 of pool with loans > \$500,000:	26.53%	11.78%
5 of pool (amount) LoDoc Loans:	0.00%	0.00%
faximum Current LVR:	95.00%	121.95%
Fixed Rate Loans(Value):	25.40%	9.16%
Interst Only loans (Value):	41.74%	3.02%
Veighted Average Mortgage Interest:	5.21%	5.93%
ivestment Loans:	29.94%	34.12%
Outstanding Balance Distribution	\$ % at Issue	Dec - 2
\$0	0.00%	-0.529
\$0 and ≤ \$100,000	2.35%	6.429
\$100,000 and ≤ \$150,000	4.38%	9.08
\$150,000 and ≤ \$200,000	7.22%	14.669
\$200,000 and ≤ \$250,000	10.79%	11.499
\$250,000 and ≤ \$300,000	12.45%	15.519
\$300,000 and ≤ \$350,000	11.17%	11.029
\$350,000 and ≤ \$400,000	10.09%	8.259
\$400,000 and ≤ \$450,000	8.31%	5.479
\$450,000 and ≤ \$500,000	6.72%	6.849
\$500,000 and ≤ \$550,000	4.38%	2.93
\$550,000 and ≤ \$600,000	5.01%	2.249
\$600,000 and ≤ \$650,000	3.73%	1.989
\$650,000 and ≤ \$700,000	2.65%	1.069
\$700,000 and ≤ \$750,000	2.99%	2.329
\$750,000 and ≤ \$800,000	1.33%	1.269
\$800,000 and ≤ \$850,000	2.57%	0.009
\$850,000 and ≤ \$900,000	0.88%	0.009
\$900,000 and ≤ \$950,000	1.50%	0.009
\$950,000 and ≤ \$1,000,000	1.47%	0.009
otal	100.00%	100.00%

Outstanding Balance LVR Distribution	<u>\$ % at Issue</u>	<u>Dec - 22</u>
≤ 0%	0.00%	-0.52%
> 0% and ≤ 25%	2.94%	9.38%
> 25% and ≤ 30%	1.92%	5.19%
> 30% and ≤ 35%	2.55%	6.25%
> 35% and ≤ 40%	3.14%	7.88%
> 40% and ≤ 45%	3.89%	9.82%
> 45% and ≤ 50%	4.95%	7.57%
> 50% and ≤ 55%		
	6.02%	10.72%
> 55% and ≤ 60%	7.97%	12.25%
> 60% and ≤ 65%	7.34%	9.30%
> 65% and ≤ 70%	7.90%	9.78%
> 70% and ≤ 75%	13.54%	3.26%
> 75% and ≤ 80%	24.85%	4.98%
> 80% and ≤ 85%	2.71%	3.01%
> 85% and ≤ 90%	7.70%	0.67%
> 90% and ≤ 95%	2.56%	0.17%
> 95% and ≤ 100%	0.00%	0.00%
> 100%	0.00%	0.28%
Total	100.00%	100.00%
	¢ % ++ 1	Dec. 33
Mortgage Insurance	<u>\$ % at Issue</u>	<u>Dec - 22</u>
Genworth	21.61%	20.06%
QBE	78.39%	79.25%
Uninsured	0.00%	0.69%
Total	100.00%	100.00%
Seasoning Analysis	<u>\$ % at Issue</u>	<u>Dec - 22</u>
> 3 mths and ≤ 6 mths	2.36%	0.00%
> 6 mths and ≤ 9 mths	1.40%	0.00%
> 9 mths and \leq 12 mths	1.68%	0.009
> 12 mths and \leq 15 mths	1.14%	0.009
> 15 mths and ≤ 18 mths	5.01%	0.00%
> 18 mths and ≤ 21 mths	12.80%	0.00%
> 21 mths and \leq 24 mths	13.95%	0.00%
> 24 mths and ≤ 36 mths	29.07%	0.00%
> 36 mths and ≤ 48 mths	13.97%	0.00%
>48 mths and ≤ 60 mths	5.32%	0.00%
> 60 mths and ≤ 72 mths	2.03%	0.00%
> 72 mths and ≤ 84 mths	3.23%	0.00%
> 84 mths and \leq 96 mths	1.41%	0.00%
	1.41/0	0.007
> 06 mths and < 109 mths	0.06%	4 70%
> 96 mths and \leq 108 mths	0.96%	4.70%
> 108 mths and ≤ 120 mths	2.82%	23.65%
> 108 mths and ≤ 120 mths > 120 mths	2.82% 2.87%	23.65% 71.64%
> 108 mths and ≤ 120 mths	2.82%	23.65%
> 108 mths and ≤ 120 mths > 120 mths	2.82% 2.87%	23.65% 71.64%
> 108 mths and ≤ 120 mths > 120 mths Total	2.82% 2.87% 100.00%	23.65% 71.64% 100.00%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution	2.82% 2.87% 100.00% \$ % at Issue	23.65% 71.64% 100.00% <u>Dec - 22</u>
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro	2.82% 2.87% 100.00% \$% at issue 2.26%	23.65% 71.64% 100.00% <u>Dec - 22</u> 1.13%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution	2.82% 2.87% 100.00% \$ % at Issue	23.65% 71.64% 100.00% <u>Dec - 22</u> 1.13%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT	2.82% 2.87% 100.00% Ś % at Issue 2.26% 2.26%	23.65% 71.64% 100.00% <u>Dec - 22</u> 1.13% 1.13%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city	2.82% 2.87% 100.00% <u>\$ % at Issue</u> 2.26% 2.26% 0.05%	23.65% 71.64% 100.00% <u>Dec - 27</u> 1.13% 1.13% 0.08%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro	2.82% 2.87% 100.00% <u>\$ % at issue</u> 2.26% 2.26% 0.05% 29.71%	23.65% 71.64% 100.00% Dec-22 1.13% 1.13% 1.13% 2.77%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Netro NSW - Non metro	2.82% 2.87% 100.00% <u>\$ % at issue</u> 2.26% 2.26% 0.05% 29.71% 9.45%	23.65% 71.64% 100.00% <u>Dec - 27</u> 1.13% 1.13% 27.77% 9.16%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Notro NSW - Non metro	2.82% 2.87% 100.00% <u>\$ % at issue</u> 2.26% 2.26% 0.05% 29.71%	23.659 71.649 100.009 <u>Dec - 22</u> 1.133 1.133 0.089 27.779 9.169
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro NSW - Non metro Total NSW	2.82% 2.87% 100.00% \$ % at issue 2.26% 2.26% 2.26% 0.05% 29.71% 9.45% 39.21%	23.659 71.649 100.009 <u>Dec - 27</u> 1.133 1.139 0.088 27.779 9.169 37.019
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro	2.82% 2.87% 100.00% \$ <u>\$% at Issue</u> 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34%	23.65% 71.64% 100.00% <u>Dec - 27</u> 1.13% 1.13% 0.08% 27.77% 9.16% 37.01%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro	2.82% 2.87% 100.00% \$ % at issue 2.26% 2.26% 2.26% 0.05% 29.71% 9.45% 39.21%	23.65% 71.64% 100.00% Dec-22 1.13% 1.13% 0.08% 27.77% 9.16% 37.01% 1.13%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Metro NT - Non metro	2.82% 2.87% 100.00% \$ <u>\$% at Issue</u> 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34%	23.65% 71.64% 100.00% <u>Pec - 27</u> 1.13% 1.13% 27.77% 9.16% 37.01% 1.13% 0.14%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro NSW - Non metro Total NSW NT - Metro NT - Metro NT - Metro	2.82% 2.87% 100.00% <u>\$ % at issue</u> 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15%	23.65% 71.64% 100.00% <u>Pec - 22</u> 1.13% 1.13% 27.77% 9.16% 37.01% 1.13% 0.04%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Nenro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT	2.82% 2.87% 100.00% <u>\$ % at issue</u> 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15%	23.65% 71.64% 100.00% Dec-22 1.13% 1.13% 0.08% 27.77% 9.16% 37.01% 1.13% 0.14% 1.27%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city	2.82% 2.87% 100.00% \$ <u>\$% at issue</u> 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.34% 0.15% 0.49% 0.07%	23.65% 71.64% 100.00% 0 0 0.8% 27.77% 9.16% 37.01% 1.13% 0.14% 1.27% 0.00%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Metro	2.82% 2.87% 100.00% 5 % at issue 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43%	23.65% 71.64% 100.00% Dec - 22 1.13% 1.13% 1.13% 27.77% 9.16% 37.01% 37.01% 37.01% 1.13% 0.14% 1.27% 0.00% 10.92%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Metro QLD - Non metro	2.82% 2.87% 100.00% 5 % at issue 2.26% 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41%	23.65% 71.64% 100.00% Dec - 27 1.13% 1.13% 0.08% 27.77% 9.16% 37.01% 1.13% 0.14% 1.27% 0.00% 10.92% 7.83%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Metro QLD - Non metro	2.82% 2.87% 100.00% 5 % at issue 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43%	23.65% 71.64% 100.00% Dec - 27 1.13% 1.13% 0.08% 27.77% 9.16% 37.01% 1.13% 0.14% 1.27% 0.00% 10.92% 7.83%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro NSW + Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD	2.82% 2.87% 100.00% \$% at issue 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91%	23.659 71.649 100.009 1.133 1.139 0.089 27.779 9.169 37.019 37.019 1.139 0.144 1.279 0.009 10.929 7.839 18.769
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NSW NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city	2.82% 2.87% 100.00% 5 % at issue 2.26% 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03%	23.659 71.649 100.009 100.009 1.133 1.139 0.088 27.779 9.169 37.019 1.139 0.149 1.279 0.049 1.279 0.009 10.922 7.839 18.769
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Metro	2.82% 2.87% 100.00% \$ % at issue 2.26% 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97%	23.659 71.649 100.009 Dec - 2 1.133 1.139 0.088 27.779 9.169 37.019 1.139 0.149 1.279 0.009 7.833 18.769 0.009 5.419
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Metro	2.82% 2.87% 100.00% 5 % at issue 2.26% 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03%	23.659 71.649 100.009 Dec - 2 1.133 1.139 0.088 27.779 9.169 37.019 1.139 0.149 1.279 0.009 7.833 18.769 0.009 5.419
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NSW NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Morn metro SA - Non metro	2.82% 2.87% 100.00% \$ % at issue 2.26% 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97%	23.65% 71.64% 100.00% 200% 200% 27.77% 9.16% 37.01% 1.13% 0.08% 27.77% 9.16% 37.01% 1.13% 0.14% 1.27% 0.00% 10.92% 7.83% 18.76% 18.76% 18.76% 0.00% 5.41% 0.34%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NSW NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Morn metro SA - Non metro	2.82% 2.87% 100.00% \$ \$ % at issue 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45%	23.65% 71.64% 100.00% 200% 200% 27.77% 9.16% 37.01% 1.13% 0.08% 27.77% 9.16% 37.01% 1.13% 0.14% 1.27% 0.00% 10.92% 7.83% 18.76% 18.76% 18.76% 0.00% 5.41% 0.34%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Non metro Total SA	2.82% 2.87% 100.00% 5 % at issue 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45%	23.659 71.649 100.009 Dec - 2 1.133 1.133 0.088 27.779 9.169 37.019 1.139 0.149 1.279 0.009 10.929 7.833 18.769 0.009 5.419 0.349 5.759
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city	2.82% 2.87% 100.00% \$ % at issue 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04%	23.659 71.649 100.009 2.1.139 1.139 0.089 27.779 9.169 37.019 1.139 0.149 1.279 0.009 10.929 7.839 18.769 0.009 5.419 0.349 5.759
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NSW QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Inner city TAS - Inner city TAS - Inner city TAS - Inner city	2.82% 2.87% 100.00% 5 % at issue 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.04% 0.26%	23.659 71.649 100.009 1.133 1.133 0.089 27.779 9.169 37.019 37.019 1.279 0.009 10.929 7.839 18.769 0.009 5.419 0.349 5.759
> 108 mths and ≤ 120 mths 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NSW QLD - Inner city QLD - Inner city QLD - Metro QLD - Morn metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro	2.82% 2.87% 100.00% \$ % at issue 2.26% 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.45% 5.45%	23.659 71.649 100.009 20.21 1.133 1.139 0.088 27.779 9.169 37.019 1.139 0.149 1.279 1.279 0.009 10.929 7.839 18.769 0.009 5.419 0.349 5.759 0.009 5.419 0.349 5.759
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NSW NT - Metro QLD - Inner city QLD - Metro QLD - Metro QLD - Metro SA - Inner city SA - Metro TAS - Metro	2.82% 2.87% 100.00% 5 % at issue 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.04% 0.26%	23.659 71.649 100.009 20.21 1.133 1.139 0.088 27.779 9.169 37.019 1.139 0.149 1.279 1.279 0.009 10.929 7.839 18.769 0.009 5.419 0.349 5.759 0.009 5.419 0.349 5.759
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Metro Total SA TAS - Inner city TAS - Inner city TAS - Non metro Total SA	2.82% 2.87% 100.00% 5 % at issue 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69%	23.659 71.649 100.009 1.133 1.133 0.089 27.779 9.169 37.019 37.019 1.279 0.009 10.929 7.839 18.769 0.009 5.419 0.349 5.759 0.009 0.349 5.759
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro SA - Non metro Total SA VIC - Inner city VIC - Inner city VIC - Inner city	2.82% 2.87% 100.00% 5 % at issue 2.26% 2.26% 2.26% 2.26% 39.21% 9.45% 39.21% 0.43% 0.15% 0.43% 0.15% 0.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69%	23.659 71.649 100.009 100.009 1.133 1.139 0.088 27.779 9.169 37.019 1.139 0.149 1.279 0.009 10.922 7.839 18.769 0.009 5.419 0.349 5.759 0.009 5.419 0.349 5.759
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NSW NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Inner city SA - Inner city SA - Inner city TAS - Inner city VIC - Inner city VIC - Inner city VIC - Inner city	2.82% 2.87% 100.00% 5 % at issue 2.26% 2.26% 2.26% 2.26% 2.9.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.49% 0.49% 0.49% 0.49% 0.49% 0.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.45% 5.45% 0.04% 0.39% 0.69% 0.34% 18.92%	23.659 71.649 100.009 100.009 1.133 1.139 0.088 27.779 9.169 37.019 1.139 0.149 1.279 0.009 10.922 7.839 18.769 0.009 5.419 0.349 5.759 0.009 5.419 0.349 5.759
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NSW NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Inner city SA - Inner city SA - Inner city TAS - Inner city VIC - Inner city VIC - Inner city VIC - Inner city	2.82% 2.87% 100.00% 5 % at issue 2.26% 2.26% 2.26% 2.26% 39.21% 9.45% 39.21% 0.43% 0.15% 0.43% 0.15% 0.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69%	23.659 71.649 100.009 Dec - 2 1.133 1.133 0.088 27.779 9.169 37.019 1.139 0.149 1.279 0.009 10.929 7.833 18.769 0.009 5.419 0.349 5.759 0.009 5.419 0.349 5.759
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro	2.82% 2.87% 100.00% 5 % at issue 2.26% 2.26% 2.26% 2.26% 2.9.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.49% 0.49% 0.49% 0.49% 0.49% 0.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.45% 5.45% 0.04% 0.39% 0.69% 0.34% 18.92%	23.659 71.649 100.009 900 1.133 1.133 0.089 27.779 9.169 37.019 37.019 37.019 1.139 0.144 1.279 0.009 10.929 10.929 7.833 18.769 0.009 5.419 0.349 5.759 0.009 5.419 0.349 5.759
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro	2.82% 2.87% 100.00% 5 % at issue 2.26% 2.26% 2.26% 39.21% 39.21% 0.34% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69% 0.34% 18.92% 2.07%	23.659 71.649 100.009 900 1.133 1.133 0.089 27.779 9.169 37.019 37.019 37.019 1.139 0.144 1.279 0.009 10.929 10.929 7.833 18.769 0.009 5.419 0.349 5.759 0.009 5.419 0.349 5.759
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Metro QLD - Metro SA - Inner city SA - Inner city VIC - Inner city VIC - Inner city VIC - Non metro Total TAS	2.82% 2.87% 100.00% 5 % at issue 2.26% 2.26% 2.26% 2.26% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69% 0.34% 18.92% 2.07% 21.33%	23.659 71.649 100.009 Dec - 27 1.133 1.139 0.088 27.779 9.169 37.019 1.139 0.149 1.279 0.009 10.922 7.839 18.769 0.009 5.419 0.349 5.759 0.009 5.419 0.349 5.759 0.009 5.419 0.349 5.759 0.029 1.019 1.319
> 108 mths and ≤ 120 mths > 120 mths Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total TAS	2.82% 2.87% 100.00% 5 % at issue 2.26% 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.34% 0.5% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69% 0.34% 18.92% 2.07% 21.33%	23.659 71.649 100.009 1.133 1.133 0.089 27.779 9.169 37.019 37.019 1.133 0.149 1.279 0.009 10.929 7.833 18.769 0.009 5.419 0.349 5.759 0.009 0.299 1.019 1.319 1.319 0.219 1.319
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Inner city SA - Inner city TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro	2.82% 2.87% 100.00% 5 % at issue 2.26% 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.45% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69% 0.34% 18.92% 2.07% 21.33% 0.15% 12.24%	23.659 71.649 100.009 Dec - 2 1.133 1.139 0.089 27.779 9.169 37.019 1.139 0.149 1.279 0.009 10.929 7.839 18.769 0.009 5.419 0.349 5.759 0.009 5.419 0.349 5.759 0.009 5.419 1.319 0.349 5.759 0.009 1.019 1.319 0.219 1.319 1.319 0.219 1.5429 2.1119
> 108 mths and \leq 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NSW NT - Metro QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Inner city SA - Inner city TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro	2.82% 2.87% 100.00% 5 % at issue 2.26% 2.26% 2.26% 2.26% 39.21% 9.45% 39.21% 0.34% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69% 0.34% 18.92% 2.07% 21.33% 0.15% 12.24% 1.27%	23.659 71.649 100.009 200.088 27.779 9.169 37.019 1.139 0.088 27.779 9.169 37.019 1.139 0.149 1.279 0.009 10.929 7.839 18.769 0.009 5.419 0.349 5.759 0.009 5.419 0.349 5.759 0.009 5.419 1.319
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Inner city SA - Inner city SA - 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	2.82% 2.87% 100.00% 5 % at issue 2.26% 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.45% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69% 0.34% 18.92% 2.07% 21.33% 0.15% 12.24%	23.659 71.649 100.009 200.088 27.779 9.169 37.019 1.139 0.088 27.779 9.169 37.019 1.139 0.149 1.279 0.009 10.929 7.839 18.769 0.009 5.419 0.349 5.759 0.009 5.419 0.349 5.759 0.009 5.419 1.319
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Metro TAS - Inner city TAS - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Inner city VIC - Inner city VIC - Inner city WA - Inner city WA - Inner city WA - Non metro Total WA	2.82% 2.87% 100.00% 5 % at issue 2.26% 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69% 0.34% 18.92% 2.07% 21.33% 0.15% 12.24% 1.27% 13.66%	23.659 71.649 100.009 100.009 11.133 1.133 0.089 27.779 9.169 37.019 37.019 0.009 10.929 7.839 18.769 0.009 0.299 1.019 0.349 5.759 0.009 0.299 1.019 1.319 0.349 5.759 0.009 0.299 1.019 1.319 0.349 5.759 0.009 0.299 1.019 1.319 0.349 5.759 0.009 0.299 1.019 1.319 0.219 1.5429 2.119 1.5429 2.119 1.5429 2.119
> 108 mths and ≤ 120 mths > 107 mths Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Metro QLD - Metro QLD - Metro SA - Inner city SA - Inner city SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Metro SA - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Inner city VIC - Metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro Total VIC WA - Inner city WA - Metro WA - Non metro Total VIC WA - Non metro Total VIC VIC and Inner City VIC - Non metro Total VIC VIC - Non metro	2.82% 2.87% 100.00% 5 % at issue 2.26% 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.39% 0.26% 0.39% 0.69% 0.34% 18.92% 2.07% 21.33% 0.15% 12.24% 1.27% 13.66%	23.659 71.649 100.009 Pec - 27 1.133 1.139 0.089 27.779 9.166 37.019 1.139 0.149 1.279 1.279 0.009 10.922 7.839 18.769 0.009 5.419 0.3419 5.759 0.009 5.419 0.349 5.759 0.009 5.419 0.349 5.759 0.009 1.019 1.319 5.759 0.009 1.019 1.319
> 108 mths and ≤ 120 mths > 107 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Inner city SA - Inner city SA - Inner city TAS - Metro Total SA TAS - Inner city TAS - Metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total IAS VIC - Inner city WA - Inner city Total Inner City	2.82% 2.87% 100.00% 5 % at issue 2.26% 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69% 0.34% 18.92% 2.07% 21.33% 0.15% 1.2.24% 1.27% 13.66% 0.69% 79.13%	23.65% 71.64% 100.00% Dec - 22 1.13% 1.13% 1.13% 0.08% 27.77% 9.16% 37.01% 1.13% 0.14% 1.27% 0.00% 10.92% 7.83% 18.76% 0.00% 5.41% 0.03% 5.75% 0.00% 5.41% 0.34% 5.75% 0.00% 0.29% 1.01% 1.31% 1.31% 1.31% 1.31% 1.31% 1.31% 1.31% 1.31% 1.27% 1.32% 1.33% 1
> 108 mths and ≤ 120 mths > 107 mths Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Non metro NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Non metro Total SA TAS - Inner city VIC - Inner city VIC - Inner city VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Non metro Total INA	2.82% 2.87% 100.00% 5 % at issue 2.26% 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69% 0.34% 18.92% 2.07% 21.33% 0.15% 12.24% 1.27% 13.66% 0.69% 79.13% 20.18%	23.65% 71.64% 100.00% 200.05% 27.77% 9.16% 37.01% 37.01% 0.04% 0.14% 0.14% 0.14% 0.14% 0.14% 0.14% 0.14% 0.14% 0.14% 0.14% 0.14% 0.14% 0.14% 0.14% 0.14% 0.00% 0.29% 1.01% 0.34% 0.29% 1.01% 0.00% 0.29% 1.01% 0.00% 0.29% 1.01% 0.00% 0.29% 1.01% 0.00% 0.29% 1.01% 0.00% 0.29% 1.01% 0.00% 0.29% 1.01% 0.00% 0.29% 1.01% 0.00% 0.29% 1.01% 0.00% 0.29% 1.01% 0.00% 0.29% 1.01% 0.00% 0.29% 1.01% 0.00% 0.29% 1.01% 0.00% 0.29% 1.01% 0.00% 0.29% 1.01% 0.00% 0.29% 1.01% 0.00% 0.29% 1.01% 0.00% 0.29% 1.01% 1.01% 0.00% 0.29% 1.01% 1.01% 1.01% 0.00% 0.29% 1.01%{1.01%{1.0
> 108 mths and ≤ 120 mths > 107 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city 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 - Non metro Total IVC WA - Inner city WA - Inner city WA - Metro WA - Inner city WA - Metro WA - Inner city WA - Metro Total VIC WA - Inner city WA - Metro WA - Inner city WA - Metro WA - Non metro Total IVA Total INA Total INA Tot	2.82% 2.87% 100.00% 5 % at issue 2.26% 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69% 0.34% 18.92% 2.07% 21.33% 0.15% 1.2.24% 1.27% 13.66% 0.69% 79.13%	23.65% 71.64% 100.00% <u>Dec - 22</u>

ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	61-90	<u>90+</u>	Total
Jan-22	0.00%	0.47%	0.70%	1.17%
Feb-22	0.53%	0.00%	0.86%	1.39%
Mar-22	0.45%	0.41%	0.88%	1.74%
Apr-22	0.27%	0.33%	1.00%	1.60%
May-22	0.23%	0.48%	0.71%	1.43%
Jun-22	0.36%	0.24%	0.74%	1.34%
Jul-22	0.16%	0.07%	0.94%	1.17%
Aug-22	0.00%	0.01%	0.95%	0.96%
Sep-22	0.70%	0.00%	0.98%	1.68%
Oct-22	0.71%	0.13%	0.86%	1.70%
Nov-22	0.83%	0.08%	1.01%	1.92%
Dec-22	0.39%	0.48%	1.14%	2.00%
MORTGAGE SAFETY NET (Inclusive COV-19)	No of Accounts	Amount (\$)		
Jan-22	3	1,080,408		
Feb-22	3	1,077,060		
Mar-22	6	1,352,053		
Apr-22	5	870,469		
May-22	5	868,190		
Jun-22	1	404,268		
Jul-22	4	758,174		
Aug-22	1	487,104		
Sep-22	5	1,352,879		
Oct-22	8	1,740,511		
Nov-22	4	876,423		
Dec-22	4	880,717		
COVID-19 Hardship	No of Accounts	Amount (\$)		
Jan-22	0			
Feb-22	0	-		
Mar-22	0	=		
		-		
Apr-22	0	-		
May-22	0	-		
Jun-22	0	-		
Jul-22	0	-		
Aug-22	0	-		
Sep-22	0			
Oct-22	0	-		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Jan-22	<u>no or necounts</u>	<u>/</u>		
Feb-22				
	-	-		
Mar-22	-	-		
Apr-22	-	-		
May-22				
Jun-22	-	-		
	-	-		
Jun-22 Jul-22	-	-		
Jun-22 Jul-22 Aug-22	-	-		
Jun-22 Jul-22 Aug-22 Sep-22				
Jun-22 Jul-22 Aug-22 Sep-22 Oct-22	-	-		
Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22				
Jun-22 Jul-22 Aug-22 Sep-22 Oct-22				
Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22				
Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 PRINCIPAL LOSS	- - - - - - - - - - - - - 		LMI payment (A\$)	<u>Net loss</u>
Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 P <u>RINCIPAL LOSS</u> 2017	807,758	807,758	805,031	2,728
Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 PRINCIPAL LOSS 2017 2018	807,758 343,252	807,758 343,252	805,031 328,707	
Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 PRINCIPAL LOSS 2017 2018 2019	807,758	807,758	805,031	2,728
Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 PRINCIPAL LOSS 2017 2018 2019 2020	807,758 343,252	807,758 343,252	805,031 328,707 249,074 -	2,728
Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 PRINCIPAL LOSS 2017 2018 2019 2020 2020	807,758 343,252	807,758 343,252	805,031 328,707	2,728
Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 PRINCIPAL LOSS 2017 2018 2019 2020	807,758 343,252	807,758 343,252 249,074 -	805,031 328,707 249,074 -	2,728 14,545 - - - -
Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 PRINCIPAL LOSS 2017 2018 2019 2020 2020	807,758 343,252	807,758 343,252 249,074 -	805,031 328,707 249,074 - -	2,728 14,545 - - - -
Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 PRINCIPAL LOSS 2017 2018 2019 2020 2020 2021 2022 Total	807,758 343,252 249,074 - - - 1,400,084	807,758 343,252 249,074 - - - - - - - - - - - - - - - - - - -	805,031 328,707 249,074 - - - 1,382,811	2,728 14,545 - - - -
Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 PRINCIPAL LOSS 2017 2018 2019 2020 2020 2021	807,758 343,252 249,074 - -	807,758 343,252 249,074	805,031 328,707 249,074 - - 1,382,811 Opening Bond Balance	2,728 14,545 - - - -
Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 PRINCIPAL LOSS 2017 2018 2019 2020 2020 2021 2022 Total	807,758 343,252 249,074 - - - 1,400,084	807,758 343,252 249,074 - - - 1,400,084 Excess Spread % p.a 0.62%	805,031 328,707 249,074 - - - 1,382,811 Opening Bond Balance \$ 165,717,879	2,728 14,545 - - - -
Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Dec-22 Dec-22 Dec-22 2017 2018 2019 2020 2020 2021 2022 Total EXCESS SPREAD	807,758 343,252 249,074 - - - 1,400,084 Excess Spread (A\$)	807,758 343,252 249,074	805,031 328,707 249,074 - - - 1,382,811 Opening Bond Balance \$ 165,717,879	2,728 14,545 - - - -
Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 PRINCIPAL LOSS 2017 2018 2019 2020 2021 2020 2021 2022 Total EXCESS SPREAD Jan-22	807,758 3343,252 249,074 - - - - - - - - - - - - - - - - - - -	807,758 343,252 249,074 - - - 1,400,084 Excess Spread % p.a 0.62%	805,031 328,707 249,074 - - - - - - - - - - - - - - - - - - -	2,728 14,545 - - - -
Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 PRINCIPAL LOSS 2017 2018 2019 2020 2021 2022 Total EXCESS SPREAD Jan-22 Feb-22	807,758 343,252 249,074 - - - - - - - - - - - - - - - - - - -	807,758 343,252 249,074 - - - 1,400,084 Excess Spread % p.a 0.62% 0.99%	805,031 328,707 249,074 - - - 1,382,811 <u>Opening Bond Balance</u> \$ 165,717,879 \$ 162,827,810 \$ 159,438,270	2,728 14,545 - - - -
Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 PRINCIPAL LOSS 2017 2018 2019 2020 2021 2022 Total EXCESS SPREAD Jan-22 Feb-22 Mar-22 Apr-22	807,758 343,252 249,074 - - - 1,400,084 Excess Spread (A\$) 85,009.36 134,639.96 83,191.03 105,188.70	807,758 343,252 249,074 - - - - - - - - - - - - - - - - - - -	805,031 328,707 249,074 - - - - - - - - - - - - - - - - - - -	2,728 14,545 - - - -
Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 PRINCIPAL LOSS 2017 2018 2019 2020 2021 2020 2021 2022 Total EXCESS SPREAD Jan-22 Feb-22 Mar-22 Apr-22 May-22	807,758 334,252 249,074 - - - - - - - - - - - - - - - - - - -	807,758 343,252 249,074 - - - - - - - - - - - - - - - - - - -	805,031 328,707 249,074 - - - - - - - - - - - - - - - - - - -	2,728 14,545 - - - -
Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 PRINCIPAL LOSS 2017 2018 2019 2020 2020 2021 2022 Total EXCESS SPREAD Jan-22 Feb-22 Mar-22 Apr-22 May-22 Jun-22	807,758 343,252 249,074 - - - - - - - - - - - - - - - - - - -	807,758 343,252 249,074 - - - - - - - - - - - - - - - - - - -	805,031 328,707 249,074 - - - - - - - - - - - - - - - - - - -	2,728 14,545 - - - -
Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 PRINCIPAL LOSS 2017 2018 2019 2020 2021 2022 Total EXCESS SPREAD Jan-22 Feb-22 Mar-22 Apr-22 May-22 Jun-22 Jun-22 Jun-22	807,758 343,252 249,074 - - - 1,400,084 <u>Excess Spread (A\$)</u> 85,009.36 134,639.96 83,191.03 105,188.70 51,951.03 91,806.08 17,279.39	807,758 343,252 249,074 - - - - - - - - - - - - - - - - - - -	805,031 328,707 249,074 - - - - - - - - - - - - - - - - - - -	2,728 14,545 - - - -
Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 PRINCIPAL LOSS 2017 2018 2019 2020 2021 2020 Z021 2022 Total EXCESS SPREAD Jan-22 Feb-22 Mar-22 Mar-22 Jul-22 Jul-22 Jul-22 Aug-22	807,758 334,252 249,074 - - - - - - - - - - - - - - - - - - -	807,758 343,252 249,074 - - - - - - - - - - - - - - - - - - -	805,031 328,707 249,074 - - - - - - - - - - - - - - - - - - -	2,728 14,545 - - - -
Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 PRINCIPAL LOSS 2017 2018 2019 2020 2021 2020 2021 2022 Total EXCESS SPREAD Jan-22 Feb-22 Mar-22 Apr-22 Mar-22 Jun-22 Jun-22 Jun-22 Jul-22 Aug-22 Sep-22	807,758 334,252 249,074 - - - - - - - - - - - - - - - - - - -	807,758 343,252 249,074 - - - - - - - - - - - - - - - - - - -	805,031 328,707 249,074 - - - - - - - - - - - - - - - - - - -	2,728 14,545 - - - -
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Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Dec-22 Dec-22 Dec-22 Total EXCESS SPREAD Jan-22 Feb-22 Mar-22 Apr-22 Aug-22 Jun-22 Jun-22 Sep-22 Oct-22 Nav-22 Sep-22 Oct-22 Nov-22 Dec-22 Total	807,758 334,252 249,074 - - - - - - - - - - - - - - - - - - -	807,758 343,252 249,074 - - - - - - - - - - - - - - - - - - -	805,031 328,707 249,074 - - - - - - - - - - - - - - - - - - -	2,728 14,545 - - - -
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RESERVES	<u>Limit</u>	Available	Drawn	
Principal Draw	1 000 204	1.000.004	-	
Liquidity Reserve Account Excess Reserve	1,068,364 1,000,000	1,068,364	-	
Excess Reserve	1,000,000	1,000,000 -		
SUPPORTING RATINGS				
Role		Party	Current Rating Fitch /	Rating Trigger Fitch
			Moodys	/Moodys
Fixed Rate Swap Provider		BNP PARIBAS	A+/A2	below A-1+ / P-1
Liquidity Reserve Account Holder		MUFG Bank, Ltd	A, A-1/ P-1	A- / P-1
Bank Account Provider		Westpac	F1+/P-1	below F1+ / 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 Warehouse Trust N	0.1	
		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 2022-1 Trust		
		Progress 2022-2 Trust		
Back-Up Servicer:		Perpetual Trustee (Cold)		