PROGRESS 2019-1 TRUST

Wednesday, 24 January 2024

Transaction Name:	Progress 2019-1 Trust
Trustee:	Perpetual Trustee Company Limited
Security Trustee:	P.T. Limited
Originator:	AMP Bank Limited
Servicer & Custodian:	AMP Bank Limited
Issue Date:	Thursday, 13th June 2019
Maturity Date:	Friday, 24th June 2050
Payment Date:	24th day of each month
Business Day for Payments:	Sydney & Melbourne
Determination Date & Ex-Interest Date:	3 Business Days before each Payment Date.

		Base	Margin	Interest Calculation	Class A Refinancing Date		
Class A Notes		1 M BBSW	105bps	Actual/365	25 Nov 2024		
Class AB Notes		1 M BBSW	195bps	Actual/365			
Class B Notes		1 M BBSW	225bps	Actual/365			
Class C Notes		1 M BBSW	270bps	Actual/365			
Class D Notes		1 M BBSW	620bps	Actual/365			
			Current Invested				
	Currency	Initial Stated Amount	Amount	Current Stated Amount	Percentages at Issue	Current Percentages	Rating S&P/Moodys
Class A Notes	Currency A\$	Initial Stated Amount 920,000,000.00	Amount 229,978,983.80	Current Stated Amount 229,978,983.80	Percentages at Issue 92.00%	Ū.	Rating S&P/Moodys
Class A Notes Class AB Notes					U U	83.78%	
	A\$	920,000,000.00	229,978,983.80	229,978,983.80	92.00%	83.78% 9.47%	AAA / Aaa
Class AB Notes	A\$ A\$	920,000,000.00 46,700,000.00	229,978,983.80 25,991,499.08	229,978,983.80 25,991,499.08	92.00% 4.67%	83.78% 9.47% 3.91%	AAA / Aaa AAA /n.r
Class AB Notes Class B Notes	A\$ A\$ A\$	920,000,000.00 46,700,000.00 19,300,000.00	229,978,983.80 25,991,499.08 10,741,668.80	229,978,983.80 25,991,499.08 10,741,668.80	92.00% 4.67% 1.93%	83.78% 9.47% 3.91% 2.51%	AAA / Aaa AAA /n.r AAA /n.r.

Current Payment Date:	W	/ednesday, 24 January	/ 2024				
	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	0.2541	5.3580%	24-Jan-24	920,000	1.04	4.14	0.2500
Class AB Notes	0.5658	6.2580%	24-Jan-24	46,700	2.72	9.22	0.5566
Class B Notes	0.5658	6.5580%	24-Jan-24	19,300	2.85	9.22	0.5566
Class C Notes	0.5658	7.0080%	24-Jan-24	12,400	3.04	9.22	0.5566
Class D Notes	0.5658	10.5080%	24-Jan-24	1,600	4.56	9.22	0.5566
TOTAL				1,000,000	14.21	41.01	

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Dec - 23</u>
Total pool size:	\$991,497,790	\$272,170,751
Total Number Of Loans (UnConsolidated):	3,892	1456
Total number of loans (consolidating split loans):	2,930	1108
Average loan Size:	\$338,395	\$245,641
Maximum loan size:	\$1,000,000	\$932,753
Total property value:	\$2,126,101,907	\$824,084,476
Number of Properties:	2934	1111
Average property value:	\$724,643	\$741,750
Average current LVR:	52.17%	37.83%
Average Term to Maturity (months):	306.58	249.13
Maximum Remaining Term to Maturity (months):	345.24	290.17
Weighted Average Seasoning (months):	37.13	92.27
Weighted Average Current LVR:	59.22%	50.37%
	314.73	260.40
Weighted Average Term to Maturity (months):	32.71%	
% of pool with loans > \$500,000:		25.38%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	92.27%	127.45%
6 Fixed Rate Loans(Value):	6.15%	5.54%
6 Interest Only loans (Value):	18.62%	4.18%
Veighted Average Mortgage Interest:	4.24%	6.65%
Veighted Average Fixed Rate:		3.12%
Veighted Average Variable Rate:		6.86%
nvestment Loans:	14.85%	17.78%
NOTE: Loan purpose determines investment lending classification from 01/03/2019		
Dutstanding Balance Distribution	\$ % at Issue	Dec - 23
\$0	0.00%	-0.05%
\$0 and ≤ \$100,000	1.86%	3.02%
• \$100,000 and ≤ \$150,000	2.75%	5.30%
\$150,000 and ≤ \$200,000	3.98%	6.20%
\$200,000 and ≤ \$250,000	6.12%	10.61%
\$250,000 and ≤ \$300,000	9.14%	10.74%
\$300,000 and ≤ \$350,000	11.49%	13.02%
\$350,000 and ≤ \$400,000	11.73% 10.78%	12.67% 6.54%
• \$400,000 and ≤ \$450,000 • \$450,000 and ≤ \$500,000	9.42%	6.56%
• \$500,000 and ≤ \$550,000	5.81%	6.13%
• \$550,000 and ≤ \$600,000	5.29%	4.43%
• \$600,000 and ≤ \$650,000	4.97%	4.43%
$(500,000 \text{ and } \leq 500,000)$	3.66%	1.95%
\$050,000 and ≤ \$750,000	3.94%	1.88%
• \$750,000 and ≤ \$800,000	1.96%	2.57%
\$800,000 and ≤ \$850,000	1.83%	2.11%
\$850,000 and ≤ \$900,000	2.39%	1.28%
\$900,000 and ≤ \$950,000	1.49%	0.68%
> \$950,000 and ≤ \$1,000,000	1.38%	0.00%
[ota]	100.00%	100.00%

Outstanding Balance LVR Distribution ≤ 0%		Dec. 32
	<u>\$ % at Issue</u> 0.00%	<u>Dec - 23</u> -0.05%
> 0% and ≤ 25%	7.58%	13.67%
> 25% and ≤ 30%	4.06%	5.47%
> 30% and ≤ 35%	4.02%	5.04%
> 35% and ≤ 40%	3.29%	4.97%
> 40% and ≤ 45%	4.34%	9.96%
> 45% and ≤ 50%	8.64%	6.37%
> 50% and ≤ 55%	5.65%	8.51%
> 55% and ≤ 60%	7.55%	10.60%
> 60% and ≤ 65%	8.61%	6.50%
> 65% and ≤ 70%	8.81%	9.26%
> 70% and ≤ 75%	8.70%	10.52%
> 75% and ≤ 80%	14.84%	7.45%
> 80% and ≤ 85%	8.96%	0.74%
> 85% and ≤ 90%	4.47%	0.23%
> 90% and ≤ 95%	0.49%	0.27%
> 95% and ≤ 100%	0.00%	0.14%
> 100%	0.00%	0.33%
Total	100.00%	100.00%
	100,0070	100.0077
Mortgage Insurance	\$ % at Issue	Dec - 23
Genworth	67.47%	70.01%
QBE	32.53%	29.54%
Uninsured	0.00%	0.46%
Total	100.00%	100.00%
Soconing Analysis	A 0/ -+ 1-	B
Seasoning Analysis	<u>\$ % at Issue</u>	<u>Dec - 23</u>
> 0 mths and \leq 3 mths	0.20%	0.00%
> 3 mths and \leq 6 mths	0.00%	0.00%
> 6 mths and \leq 9 mths	0.00%	0.00%
> 9 mths and \leq 12 mths	0.00%	0.00%
> 12 mths and \leq 15 mths	0.00%	0.00%
> 15 mths and \leq 18 mths	6.37%	0.00%
> 18 mths and \leq 21 mths	14.80%	0.00%
> 21 mths and \leq 24 mths	20.86%	0.00%
> 24 mths and \leq 36 mths	22.65%	0.00%
> 36 mths and ≤ 48 mths	13.09%	0.00%
> 48 mths and \leq 60 mths	9.97%	0.19%
> 60 mths and ≤ 72 mths	5.31%	3.36%
>72 mths and ≤ 84 mths	2.03%	51.56%
> 84 mths and ≤ 96 mths	1.31%	11.90%
> 96 mths and ≤ 108 mths	0.54%	15.62%
> 108 mths and \leq 120 mths	0.25%	7.64%
> 120 mths	2.64%	9.73%
Total	100.00%	100.00%
Geographic Distribution	\$ % at Issue	Dec - 23
NSW - Inner city	0.09%	0.11%
NSW - Metro	34.04%	36.14%
NSW - Non metro	9.70%	7.81%
Total NSW	43.83%	44.05%
Total NSW	43.83%	44.05%
ACT - Inner city	0.00%	0.00%
ACT - Inner city ACT - Metro	0.00% 1.68%	0.00% 1.71%
ACT - Inner city ACT - Metro ACT - Non metro	0.00% 1.68% 0.00%	0.00% 1.71% 0.00%
ACT - Inner city ACT - Metro	0.00% 1.68%	0.00% 1.71%
ACT - Inner city ACT - Metro ACT - Non metro Total ACT	0.00% 1.68% 0.00% 1.68%	0.00% 1.71% 0.00% 1.71%
ACT - Inner city ACT - Metro ACT - Non metro	0.00% 1.68% 0.00%	0.00% 1.71% 0.00%
ACT - Inner city ACT - Metro ACT - Non metro Total ACT	0.00% 1.68% 0.00% 1.68%	0.00% 1.71% 0.00% 1.71%
ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city	0.00% 1.68% 0.00% 1.68% 0.00%	0.00% 1.71% 0.00% 1.71%
ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro	0.00% 1.68% 0.00% 1.68% 0.00% 0.36%	0.00% 1.71% 0.00% 1.71% 0.00% 0.35%
ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro	0.00% 1.68% 0.00% 1.68% 0.36% 0.00%	0.00% 1.71% 0.00% 1.71% 0.00% 0.35% 0.00%
ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT	0.00% 1.68% 0.00% 1.68% 0.36% 0.00%	0.00% 1.71% 0.00% 1.71% 0.00% 0.35% 0.00%
ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city	0.00% 1.68% 0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.17%	0.00% 1.71% 0.00% 1.71% 0.00% 0.35% 0.00% 0.35%
ACT - Inner city ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro	0.00% 1.68% 0.00% 1.68% 0.36% 0.00% 0.36% 0.36% 0.17% 4.20%	0.00% 1.71% 0.00% 1.71% 0.35% 0.00% 0.35% 0.35% 0.35%
ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Mon metro Total NT SA - Inner city SA - Metro SA - Non metro	0.00% 1.68% 0.00% 1.68% 0.00% 0.36% 0.36% 0.36% 0.17% 4.20% 0.33%	0.00% 1.71% 0.00% 1.71% 0.35% 0.35% 0.35% 0.35% 0.35% 0.39% 3.93% 0.40%
ACT - Inner city ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro	0.00% 1.68% 0.00% 1.68% 0.36% 0.00% 0.36% 0.36% 0.17% 4.20%	0.00% 1.71% 0.00% 1.71% 0.00% 0.35% 0.00% 0.35% 0.35% 0.35%
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	0.00% 1.68% 0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70%	0.00% 1.71% 0.00% 0.35% 0.00% 0.35% 0.35% 0.35% 0.39% 3.93% 0.40% 4.71%
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	0.00% 1.68% 0.00% 1.68% 0.36% 0.36% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12%	0.00% 1.71% 0.00% 1.71% 0.35% 0.00% 0.35% 0.35% 0.35% 0.39% 3.93% 0.40% 4.71%
ACT - Inner city ACT - Netro ACT - Non metro Total ACT NT - Inner city NT - Mon metro Total NT SA - Inner city SA - Non metro Total SA QLD - Inner city QLD - Inner city	0.00% 1.68% 0.00% 1.68% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83%	0.00% 1.71% 0.00% 1.71% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.39% 3.93% 0.40% 4.71% 0.26% 7.74%
ACT - Inner city 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	0.00% 1.68% 0.00% 1.68% 0.36% 0.36% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12%	0.00% 1.71% 0.00% 1.71% 0.35% 0.00% 0.35% 0.35% 0.35% 0.39% 3.93% 0.40% 4.71%
ACT - Inner city ACT - Netro ACT - Non metro Total ACT NT - Inner city NT - Mon metro Total NT SA - Inner city SA - Non metro Total SA QLD - Inner city QLD - Inner city	0.00% 1.68% 0.00% 1.68% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83%	0.00% 1.71% 0.00% 1.71% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.39% 3.93% 0.40% 4.71% 0.26% 7.74%
ACT - Inner city ACT - Non metro Total ACT NT - Inner city NT - Non metro Total NT SA - Inner city SA - Metro SA - Morn metro Total SA QLD - Inner city QLD - Non metro	0.00% 1.68% 0.00% 1.68% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11%	0.00% 1.71% 0.00% 0.35% 0.35% 0.35% 0.35% 0.39% 0.39% 0.39% 0.40% 4.71% 0.26% 7.74% 4.32%
ACT - Inner city 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	0.00% 1.68% 0.00% 1.68% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11%	0.00% 1.71% 0.00% 0.35% 0.35% 0.35% 0.35% 0.39% 0.39% 0.39% 0.40% 4.71% 0.26% 7.74% 4.32%
ACT - Inner city ACT - Netro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Morro Total NT SA - Inner city SA - Non metro Total SA QLD - Inner city QLD - Inner city QLD - Non metro Total QLD TAS - Inner city	0.00% 1.68% 0.00% 1.68% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00%	0.00% 1.71% 0.00% 1.71% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.39% 3.93% 0.40% 4.71% 0.26% 7.74% 4.32% 12.32%
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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 - Morn metro Total SA QLD - Inner city QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro	0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.45% 0.98% 0.71% 21.36%	0.00% 1.71% 0.00% 0.35% 0.35% 0.35% 0.39% 0.39% 0.39% 0.39% 0.40% 4.71% 0.26% 7.74% 4.32% 12.32% 0.00% 0.45% 0.53% 0.98% 1.24%
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ACT - Inner city ACT - Nom 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 - Inner city TCA - Inner city	0.00% 1.68% 0.00% 1.68% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.45% 0.98% 0.71% 21.36% 2.37%	0.00% 1.71% 0.00% 1.71% 0.00% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.40% 4.71% 0.26% 7.74% 4.32% 12.32% 0.00% 0.53% 0.98% 1.24% 18.67% 1.82%
ACT - Inner city ACT - Netro ACT - Non metro Total ACT NT - Inner city 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 - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total VIC	0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.45% 0.98% 0.71% 21.36% 2.37% 24.44% 0.28%	0.00% 1.71% 0.00% 0.35% 0.35% 0.39% 0.39% 0.39% 0.39% 0.39% 0.39% 0.39% 0.39% 0.39% 0.39% 0.39% 0.39% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.35% 0.39% 0.40% 0.39% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.40% 0.35% 0.39% 0.39% 0.40% 0.45% 0.5%
ACT - Inner city ACT - Not metro Total ACT NT - Inner city NT - Inner city NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Inner city QLD - Not metro Total QLD TAS - Inner city TAS - Metro Total TAS VIC - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Inner city	0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.45% 0.98% 0.71% 21.36% 2.37% 24.44% 0.28% 10.74%	0.00% 1.71% 0.00% 1.71% 0.00% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.40% 4.71% 0.26% 7.74% 4.32% 12.32% 0.00% 0.45% 0.53% 0.98% 1.24% 1.82% 21.72% 0.58% 12.53%
ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT 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 - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Non metro	0.00% 1.68% 0.00% 1.68% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.98% 0.71% 21.36% 0.98%	0.00% 1.71% 0.00% 0.35% 0.35% 0.35% 0.35% 0.39% 0.35% 0.39% 0.35% 0.39% 0.40% 4.71% 0.26% 7.74% 4.32% 12.32% 0.00% 0.45% 0.58% 1.24% 18.67% 18.67% 21.72% 0.58% 1.253% 1.04%
ACT - Inner city ACT - Nom 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 QLD - Non metro Total QLD VIC - Inner city VIC - Inner city VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Inner city	0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.45% 0.98% 0.71% 21.36% 2.37% 24.44% 0.28% 10.74%	0.00% 1.71% 0.00% 1.71% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.40% 4.71% 0.26% 7.74% 4.32% 12.32% 0.00% 0.45% 0.53% 0.98% 1.24% 18.87% 1.82% 21.72% 0.58% 12.53%
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 - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Non metro Total WA	0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.45% 0.98% 0.71% 21.36% 2.37% 24.44% 0.28% 10.74% 0.94% 11.96%	0.00% 1.71% 0.00% 1.71% 0.35% 0.35% 0.35% 0.35% 0.39% 0.35% 0.39% 0.39% 0.40% 4.71% 0.26% 7.74% 4.32% 12.32% 0.00% 0.45% 0.98% 1.24% 18.67% 1.82% 21.72% 0.58% 1.25% 1.04% 14.15%
ACT - Inner city ACT - Nom 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 QLD - Non metro Total QLD VIC - Inner city VIC - Inner city VIC - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Non metro Total WA	0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.98% 0.71% 21.36% 2.37% 24.44% 0.28% 10.74% 0.94% 11.96%	0.00% 1.71% 0.00% 1.71% 0.00% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.35% 0.40% 4.71% 0.26% 7.74% 4.32% 12.32% 0.00% 0.45% 0.53% 0.98% 1.24% 18.67% 1.82% 1.24% 1.82% 1.25% 0.58% 1.41% 1.41% 2.57%
ACT - Inner city ACT - Netro Total ACT NT - Inner city NT - Metro NT - Metro NT - Metro NT - Non metro Total NT SA - Inner city SA - Inner city 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 VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Non metro Total WA Total Inner City Total Inner City	0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.98% 0.98% 0.71% 21.36% 2.37% 24.44% 0.28% 10.74% 0.94% 11.96%	0.00% 1.71% 0.00% 1.71% 0.00% 0.35% 0.35% 0.39% 0.35% 0.39% 0.40% 4.71% 0.26% 7.74% 4.32% 12.32% 0.00% 0.45% 0.53% 0.53% 0.53% 1.24% 18.67% 1.82% 21.72% 0.58% 1.253% 1.04% 14.15%
ACT - Inner city ACT - Netro 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 - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Non metro Total WA	0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.45% 0.98% 0.71% 21.36% 2.37% 24.44% 0.28% 10.74% 0.94% 11.96%	0.00% 1.71% 0.00% 0.35% 0.35% 0.35% 0.39% 0.39% 0.39% 0.40% 4.71% 0.26% 7.74% 4.32% 12.32% 0.00% 0.45% 0.98% 1.24% 18.67% 1.82% 21.72% 0.58% 12.53% 1.04% 1.52% 81.52% 81.52%
ACT - Inner city ACT - Netro Total ACT NT - Inner city NT - Metro NT - Metro NT - Metro NT - Non metro Total NT SA - Inner city SA - Inner city 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 VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Non metro Total WA Total Inner City Total Inner City	0.00% 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.98% 0.98% 0.71% 21.36% 2.37% 24.44% 0.28% 10.74% 0.94% 11.96%	0.00% 1.71% 0.00% 0.35% 0.35% 0.35% 0.35% 0.39% 0.35% 0.39% 0.40% 4.71% 0.26% 7.74% 4.32% 12.32% 0.00% 0.45% 0.98% 1.24% 18.67% 1.82% 21.72% 0.58% 1.24% 18.57%

ARREARS \$ % (scheduled balance basis)	21.00	61.00	001	Tatal
	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	Total
Jan-23	0.09%	0.13%	0.25%	0.47%
Feb-23	0.00%	0.08%	0.39%	0.47%
Mar-23	0.02%	0.00%	0.34%	0.36%
Apr-23	0.21%	0.00%	0.25%	0.46%
May-23	0.77%	0.00%	0.23%	1.00%
Jun-23	0.77%	0.07%	0.21%	1.05%
Jul-23	1.37%	0.13%	0.24%	1.75%
Aug-23	0.39%	0.61%	0.34%	1.34%
Sep-23	0.36%	0.36%	0.67%	1.39%
Oct-23	0.79%	0.01%	0.47%	1.27%
Nov-23	0.77%	0.57%	0.48%	1.82%
Dec-23	0.45%	0.46%	0.49%	1.40%
MORTGAGE SAFETY NET (Includes COV-19)	No of Assounts	Amount (ć)		
	No of Accounts	Amount (\$)		
Jan-23	8	1,502,800		
Feb-23	7	1,132,949		
Mar-23	7	1,224,442		
	6	920,339		
Apr-23				
May-23	6	795,384		
Jun-23	5	1,043,901		
Jul-23	5	1,459,352		
Aug-23	5	1,382,708		
Sep-23	4	1,066,622		
Oct-23	5	1,029,371		
Nov-23	6	1,506,936		
Dec-23	6	1,513,891		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Jan-23	NO OF ACCOUNTS	Amount (5)		
Feb-23	-	-		
Mar-23				
	-	-		
Apr-23	-	-		
May-23	-	-		
Jun-23	-	-		
Jul-23	-	-		
Aug-23	-	-		
Sep-23	-	-		
Oct-23				
Nov-23				
Dec-23		-		
Dec-23	-	-		
PRINCIPAL LOSS	- <u>Gross Loss</u>	- <u>LMI claim (A\$)</u>	LMI payment (A\$)	<u>Net loss</u>
	- <u>Gross Loss</u>	- <u>LMI claim (A\$)</u> -	LMI payment (A\$)	<u>Net loss</u>
PRINCIPAL LOSS	- <u>Gross Loss</u> - 133,175.69	- <u>LMI claim (A\$)</u> - 133,175.69	LMI payment (A\$) - 133,075.69	<u>Net loss</u>
PRINCIPAL LOSS 2019	-	-	-	-
PRINCIPAL LOSS 2019 2020 2020 2021	-	-	-	-
PRINCIPAL LOSS 2019 2020 2021 2022	-	-	- 133,075.69 -	- 100.00 -
PRINCIPAL LOSS 2019 2020 2021 2022 2022 2023	- 133,175.69 - -	- 133,175.69 - - -	- 133,075.69 - - -	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2022 2023	-	-	- 133,075.69 -	- 100.00 -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total	- 133,175.69 - -	- 133,175.69 - - -	- 133,075.69 - - -	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD	- 133,175.69 - 133,175.69 Excess Spread (AS)	- 133,175.69 - 133,175.69 Excess Spread % p.a	- 133,075.69 - 133,075.69 Opening Bond Balance	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23	- 133,175.69 - 133,175.69 <u>Excess Spread (AS)</u> 240,412.64	133,175.69 133,175.69 133,175.69 Excess Spread % p.a 0.80%	- 133,075.69 - - 133,075.69 Opening Bond Balance \$ 361,837,466	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23 Feb-23	- 133,175.69 - 133,175.69 - - 133,175.69 - - - - - - - - - - - - - - - - - - -	133,175.69 133,175.69 Excess Spread % p.a 0.80% 1.14%	- 133,075.69 - - - - - - - - - - - - - - - - - - -	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23 Feb-23 Mar-23	- 133,175.69 - 133,175.69 - - 133,175.69 - - - - - - - - - - - - - - - - - - -	- 133,175.69 - - 133,175.69 - - - - - - - - - - - - - - - - - - -		- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23 Feb-23 Mar-23 Apr-23	- 133,175.69 - 133,175.69 - 133,175.69 - 240,412.64 330,499.27 2,558.48 100,742.26	- 133,175.69 - - 133,175.69 <u>Excess Spread % p.a</u> 0.80% 1.14% 0.01% 0.36%	- 133,075.69 - - - - - - - - - - - - - - - - - - -	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23 Feb-23 Mar-23 Apr-23 May-23	- 133,175.69 - 133,175.69 - - 133,175.69 - 240,412.64 - 330,499.27 - 2,558.48 100,742.26 - 111,692.26	133,175.69 133,175.69 Excess Spread % p.a 0.80% 1.14% 0.01% 0.36% 0.41%	133,075.69 133,075.69 133,075.69 Opening Bond Balance \$ 361,837,466 \$ 348,435,602 \$ 342,309,827 \$ 342,309,827 \$ 342,309,827 \$ 342,309,827 \$ 342,309,827 \$ 342,309,827 \$ 342,309,827 \$ 330,673,473	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23 Apr-23 Apr-23 Jan-23	- 133,175.69 - 133,175.69 - - 133,175.69 - 240,412.64 - 330,499.27 2,558.48 - 100,742.26 - 111,692.26 - 334,475.04	- 133,175.69 133,175.69 Excess Spread % p.a 0.80% 1.14% 0.01% 0.36% 0.41%	- - - - - - - - - - - - - -	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23	- 133,175.69 - 133,175.69 - - 133,175.69 - - 240,412.64 330,499.27 2,558.48 100,742.26 111,692.26 334,475.04 116,130.81	- 133,175.69 - 133,175.69 - - - - - - - - - - - - - - - - - - -	133,075.69 133,075.69 Denning Bond Balance \$ 361,837,466 \$ 348,435,602 \$ 342,309,827 \$ 336,142,202 \$ 336,142,202 \$ 336,142,202 \$ 336,142,202 \$ 336,142,202 \$ 336,142,202 \$ 331,265,080	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23 Apr-23 Apr-23 Jan-23	- 133,175.69 - 133,175.69 - - 133,175.69 - 240,412.64 - 330,499.27 2,558.48 - 100,742.26 - 111,692.26 - 334,475.04	- 133,175.69 133,175.69 Excess Spread % p.a 0.80% 1.14% 0.01% 0.36% 0.41%	133,075.69 133,075.69 Denning Bond Balance \$ 361,837,466 \$ 348,435,602 \$ 342,309,827 \$ 336,142,202 \$ 336,142,202 \$ 336,142,202 \$ 336,142,202 \$ 336,142,202 \$ 336,142,202 \$ 331,265,080	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23	- 133,175.69 - 133,175.69 - - 133,175.69 - - 240,412.64 330,499.27 2,558.48 100,742.26 111,692.26 334,475.04 116,130.81	- 133,175.69 - 133,175.69 - - - - - - - - - - - - - - - - - - -	133,075.69 133,075.69 0pening Bond Balance \$ 361,837,466 \$ 348,435,602 \$ 342,309,827 \$ 330,673,473 \$ 322,363,141 \$ 313,265,080 \$ 304,721,977 }	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23 Feb-23 Mar-23 Apr-23 Jun-23 Jul-23 Jul-23 Sep-23	- 133,175.69 - 133,175.69 - - 133,175.69 - 240,412.64 - 330,499.27 - 2,558.48 100,742.26 - 111,692.26 - 334,475.04 - 116,130.81 - 160,846.02 - 180,677.74	- 133,175.69 133,175.69 Excess Spread % p.a 0.80% 1.14% 0.01% 0.36% 0.41% 0.41% 0.44% 0.63% 0.73%	- - - - - - - - - - - - - -	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23 Feb-23 Mar-23 Jun-23 Sep-23 Oct-23	- 133,175.69 - 133,175.69 - - 133,175.69 - - 2,558.48 100,742.26 111,692.26 334,475.04 116,130.81 160,846.02 180,677.74 225,739.26	- 133,175.69 - 133,175.69 Excess Spread % p.a 0.80% 1.14% 0.01% 0.36% 0.41% 1.25% 0.44% 0.63% 0.73% 0.93%	133,075.69 133,075.69 Dening Bond Balance \$ 361,837,466 \$ 348,435,602 \$ 342,309,827 \$ 336,142,202 \$ 330,673,473 \$ 322,363,141 \$ 313,265,080 \$ 304,721,977 \$ 298,375,407 \$ 290,265,174	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23 Feb-23 Mar-23 Apr-23 Jul-23 Jul-23 Aug-23 Sep-23 Oct-23 Nov-23	- 133,175.69 - 133,175.69 - - 133,175.69 - 240,412.64 330,499.27 2,558.48 100,742.26 334,475.04 111,692.26 334,475.04 116,130.81 160,846.02 180,677.74 225,739.26 60,966.69	133,175.69 133,175.69 Excess Spread % p.a 0.80% 1.14% 0.01% 0.44% 0.44% 0.63% 0.73% 0.93% 0.26%	133,075.69 133,075.69 Dpening Bond Balance \$ 361,837,466 \$ 348,435,602 \$ 348,435,602 \$ 342,309,827 \$ 342,309,827 \$ 342,309,827 \$ 336,142,202 \$ 330,673,473 \$ 322,363,141 \$ 313,265,080 \$ 304,721,977 \$ 298,375,407 \$ 299,265,174 \$ 285,771,401	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23 Feb-23 Mar-23 Jun-23 Sep-23 Jun-23 Jun-23 Sep-23 Oct-23 Nov-23 Dec-23	- 133,175.69 - 133,175.69 - - 133,175.69 - 240,412.64 - 330,499.27 - 2,558.48 100,742.26 - 111,692.26 - 334,475.04 - 116,130.81 - 160,846.02 - 180,677.74 - 225,739.26 - 60,966.69 - 174,503.28	- 133,175.69 - 133,175.69 Excess Spread % p.a 0.80% 1.14% 0.01% 0.36% 0.41% 1.25% 0.44% 0.63% 0.73% 0.93%	133,075.69 133,075.69 Dpening Bond Balance \$ 361,837,466 \$ 348,435,602 \$ 348,435,602 \$ 342,309,827 \$ 342,309,827 \$ 342,309,827 \$ 336,142,202 \$ 330,673,473 \$ 322,363,141 \$ 313,265,080 \$ 304,721,977 \$ 298,375,407 \$ 299,265,174 \$ 285,771,401	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23 Feb-23 Mar-23 Apr-23 Jul-23 Jul-23 Aug-23 Sep-23 Oct-23 Nov-23	- 133,175.69 - 133,175.69 - - 133,175.69 - 240,412.64 330,499.27 2,558.48 100,742.26 334,475.04 111,692.26 334,475.04 116,130.81 160,846.02 180,677.74 225,739.26 60,966.69	133,175.69 133,175.69 Excess Spread % p.a 0.80% 1.14% 0.01% 0.44% 0.44% 0.63% 0.73% 0.93% 0.26%	133,075.69 133,075.69 Dpening Bond Balance \$ 361,837,466 \$ 348,435,602 \$ 348,435,602 \$ 342,309,827 \$ 342,309,827 \$ 342,309,827 \$ 336,142,202 \$ 330,673,473 \$ 322,363,141 \$ 313,265,080 \$ 304,721,977 \$ 298,375,407 \$ 299,265,174 \$ 285,771,401	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23 Feb-23 Mar-23 Jun-23 Sep-23 Jun-23 Jun-23 Sep-23 Oct-23 Nov-23 Dec-23	- 133,175.69 - 133,175.69 - - 133,175.69 - 240,412.64 - 330,499.27 - 2,558.48 100,742.26 - 111,692.26 - 334,475.04 - 116,130.81 - 160,846.02 - 180,677.74 - 225,739.26 - 60,966.69 - 174,503.28	133,175.69 133,175.69 Excess Spread % p.a 0.80% 1.14% 0.01% 0.44% 0.44% 0.63% 0.73% 0.93% 0.26%	133,075.69 133,075.69 Dpening Bond Balance \$ 361,837,466 \$ 348,435,602 \$ 348,435,602 \$ 342,309,827 \$ 342,309,827 \$ 342,309,827 \$ 336,142,202 \$ 330,673,473 \$ 322,363,141 \$ 313,265,080 \$ 304,721,977 \$ 298,375,407 \$ 299,265,174 \$ 285,771,401	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23 Feb-23 Mar-23 Jun-23 Jul-23 Jul-23 Sep-23 Oct-23 Nov-23 Dec-23 Total	- 133,175.69 - 133,175.69 Excess Spread (AS) 240,412.64 330,499.27 2,558.48 100,742.26 111,622.26 334,475.04 116,130.81 160,846.02 180,677.74 225,739.26 60,966.69 174,503.28 2,039,243.75	133,175.69 133,175.69 Excess Spread % p.a 0.80% 1.14% 0.01% 0.44% 0.44% 0.63% 0.73% 0.93% 0.26%	133,075.69 133,075.69 Dpening Bond Balance \$ 361,837,466 \$ 348,435,602 \$ 348,435,602 \$ 342,309,827 \$ 342,309,827 \$ 342,309,827 \$ 336,142,202 \$ 330,673,473 \$ 322,363,141 \$ 313,265,080 \$ 304,721,977 \$ 298,375,407 \$ 299,265,174 \$ 285,771,401	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23 Feb-23 Mar-23 Jun-23 Jun-23 Sep-23 Sep-23 Oct-23 Dec-23 Total ANNUALISED CPR Jan-23	- 133,175.69 - 133,175.69 Excess Spread (AS) 240,412.64 330,499.27 2,558.48 100,742.26 111,692.26 111,692.26 334,475.04 116,130.81 160,846.02 180,677.74 225,739.26 60,966.69 174,503.28 2,039,243.75 <u>CPR % p.a</u> 33.70%	133,175.69 133,175.69 Excess Spread % p.a 0.80% 1.14% 0.01% 0.44% 0.44% 0.63% 0.73% 0.93% 0.26%	133,075.69 133,075.69 Dpening Bond Balance \$ 361,837,466 \$ 348,435,602 \$ 348,435,602 \$ 342,309,827 \$ 342,309,827 \$ 342,309,827 \$ 336,142,202 \$ 330,673,473 \$ 322,363,141 \$ 313,265,080 \$ 304,721,977 \$ 298,375,407 \$ 299,265,174 \$ 285,771,401	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23 Feb-23 Mar-23 Jun-23 Sep-23 Oct-23 Nov-23 Dec-23 Total ANNUALISED CPR Jan-23 Feb-23	- 133,175.69 - 133,175.69 <u>Excess Spread (AS)</u> 240,412.64 330,499.27 2,558.48 100,742.26 334,475.04 116,320.81 160,846.02 180,677.74 225,739.26 60,966.69 174,503.28 2,039,243.75 <u>CPR % p.a</u> 33.70% 15.67%	133,175.69 133,175.69 Excess Spread % p.a 0.80% 1.14% 0.01% 0.44% 0.44% 0.63% 0.73% 0.93% 0.26%	133,075.69 133,075.69 Dpening Bond Balance \$ 361,837,466 \$ 348,435,602 \$ 348,435,602 \$ 342,309,827 \$ 342,309,827 \$ 342,309,827 \$ 336,142,202 \$ 330,673,473 \$ 322,363,141 \$ 313,265,080 \$ 304,721,977 \$ 298,375,407 \$ 299,265,174 \$ 285,771,401	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23 Feb-23 Mar-23 Apr-23 Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Total ANULLISED CPR Jan-23 Feb-23 Mar-23	- 133,175.69 - 133,175.69 <u>Excess Spread (AS)</u> 240,412.64 330,499.27 2,558.48 100,742.26 111,692.26 334,475.04 116,130.81 160,846.02 180,677.74 225,739.26 60,966.69 174,503.28 2,039,243.75 <u>CPR % p.a</u> 33.70% 15.67% 16.19%	133,175.69 133,175.69 Excess Spread % p.a 0.80% 1.14% 0.01% 0.44% 0.44% 0.63% 0.73% 0.93% 0.26%	133,075.69 133,075.69 Dpening Bond Balance \$ 361,837,466 \$ 348,435,602 \$ 348,435,602 \$ 342,309,827 \$ 342,309,827 \$ 342,309,827 \$ 336,142,202 \$ 330,673,473 \$ 322,363,141 \$ 313,265,080 \$ 304,721,977 \$ 298,375,407 \$ 299,265,174 \$ 285,771,401	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23 Feb-23 May-23 Jun-23 Sep-23 Oct-23 Dec-23 Total ANNUALISED CPR Jan-23 Feb-23 Mar-23 Apr-23	- 133,175.69 - 133,175.69 Excess Spread (AS) 240,412.64 330,499.27 2,558.48 100,742.26 111,692.26 111,692.26 334,475.04 116,108.46 108,460.22 180,677.74 225,739.26 60,966.69 174,503.28 CPR % p.a 33.70% 15.67% 16.19% 14.46%	133,175.69 133,175.69 Excess Spread % p.a 0.80% 1.14% 0.01% 0.44% 0.44% 0.63% 0.73% 0.93% 0.26%	133,075.69 133,075.69 Dpening Bond Balance \$ 361,837,466 \$ 348,435,602 \$ 348,435,602 \$ 342,309,827 \$ 342,309,827 \$ 342,309,827 \$ 336,142,202 \$ 330,673,473 \$ 322,363,141 \$ 313,265,080 \$ 304,721,977 \$ 298,375,407 \$ 299,265,174 \$ 285,771,401	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23 Feb-23 Mar-23 Jun-23 Feb-23 Mar-23 Jan-23 Jan-23 Feb-23 Mar-23 Apr-23 Mar-23 Apr-23	- 133,175.69 - - - - - - - - - - - - -	133,175.69 133,175.69 Excess Spread % p.a 0.80% 1.14% 0.01% 0.44% 0.44% 0.63% 0.73% 0.93% 0.26%	133,075.69 133,075.69 Dpening Bond Balance \$ 361,837,466 \$ 348,435,602 \$ 348,435,602 \$ 342,309,827 \$ 342,309,827 \$ 342,309,827 \$ 336,142,202 \$ 330,673,473 \$ 322,363,141 \$ 313,265,080 \$ 304,721,977 \$ 298,375,407 \$ 299,265,174 \$ 285,771,401	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23 Feb-23 May-23 Jun-23 Sep-23 Oct-23 Dec-23 Total ANNUALISED CPR Jan-23 Feb-23 Mar-23 Apr-23	- 133,175.69 - 133,175.69 Excess Spread (AS) 240,412.64 330,499.27 2,558.48 100,742.26 111,692.26 111,692.26 334,475.04 116,108.46 108,460.22 180,677.74 225,739.26 60,966.69 174,503.28 CPR % p.a 33.70% 15.67% 16.19% 14.46%	133,175.69 133,175.69 Excess Spread % p.a 0.80% 1.14% 0.01% 0.44% 0.44% 0.63% 0.73% 0.93% 0.26%	133,075.69 133,075.69 Dpening Bond Balance \$ 361,837,466 \$ 348,435,602 \$ 348,435,602 \$ 342,309,827 \$ 342,309,827 \$ 342,309,827 \$ 336,142,202 \$ 330,673,473 \$ 322,363,141 \$ 313,265,080 \$ 304,721,977 \$ 298,375,407 \$ 299,265,174 \$ 285,771,401	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23 Feb-23 Mar-23 Jun-23 Jul-23 Jul-23 Aug-23 Sep-23 Oct-23 Nov-23 Dec-23 Total ANNULLISED CPR Jan-23 Mar-23 Mar-23 Jun-23	- 133,175.69 - 133,175.69 <u>Excess Spread (AS)</u> 240,412.64 330,499.27 2,558.48 100,742.26 111,692.26 334,475.04 116,130.81 160,846.02 180,677.74 225,739.26 60,966.69 174,503.28 2,039,243.75 СРР % р.а 33.70% 15.67% 16.19% 14.46% 23.24% 26.17%	133,175.69 133,175.69 Excess Spread % p.a 0.80% 1.14% 0.01% 0.44% 0.44% 0.63% 0.73% 0.93% 0.26%	133,075.69 133,075.69 Dpening Bond Balance \$ 361,837,466 \$ 348,435,602 \$ 348,435,602 \$ 342,309,827 \$ 342,309,827 \$ 342,309,827 \$ 336,142,202 \$ 330,673,473 \$ 322,363,141 \$ 313,265,080 \$ 304,721,977 \$ 298,375,407 \$ 299,265,174 \$ 285,771,401	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23 Feb-23 Mar-23 Jun-23 Jun-23 Jun-23 Jun-23 Dec-23 Oct-23 Dec-23 Total ANNUALISED CPR Jan-23 Feb-23 Mar-23 Mar-23 Mar-23 Mar-23 Jun-23	- 133,175.69 - 133,175.69 Excess Spread (AS) 240,412.64 330,499.27 2,558.48 100,742.26 111,692.26 111,692.26 334,475.04 116,130.81 160,846.02 180,677.74 225,739.26 60,966.69 174,503.28 CPR % p.a 33.70% 15.67% 16.19% 14.46% 23.24% 26.17% 25.37%	133,175.69 133,175.69 Excess Spread % p.a 0.80% 1.14% 0.01% 0.44% 0.44% 0.63% 0.73% 0.93% 0.26%	133,075.69 133,075.69 Dpening Bond Balance \$ 361,837,466 \$ 348,435,602 \$ 348,435,602 \$ 342,309,827 \$ 342,309,827 \$ 342,309,827 \$ 336,142,202 \$ 330,673,473 \$ 322,363,141 \$ 313,265,080 \$ 304,721,977 \$ 298,375,407 \$ 299,265,174 \$ 285,771,401	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23 Feb-23 Mar-23 Jun-23 Dec-23 Total ANNUALISED CPR Jan-23 Feb-23 May-23 Jun-23	- - - - - - - - - - - - - -	133,175.69 133,175.69 Excess Spread % p.a 0.80% 1.14% 0.01% 0.44% 0.44% 0.63% 0.73% 0.93% 0.26%	133,075.69 133,075.69 Dpening Bond Balance \$ 361,837,466 \$ 348,435,602 \$ 348,435,602 \$ 342,309,827 \$ 342,309,827 \$ 342,309,827 \$ 336,142,202 \$ 330,673,473 \$ 322,363,141 \$ 313,265,080 \$ 304,721,977 \$ 298,375,407 \$ 299,265,174 \$ 285,771,401	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23 Feb-23 Mar-23 Jul-23 Jul-23 Jul-23 Oct-23 Nov-23 Dec-23 Total Ann-LISED CPR Jan-23 Feb-23 Mar-23 Jun-23 Jul-24 MUALISED CPR Jan-23 Feb-23 Mar-23 Jun-23 Jun-23 <tr< td=""><td>- 133,175.69 - - - - - - - - - - - - -</td><td>133,175.69 133,175.69 Excess Spread % p.a 0.80% 1.14% 0.01% 0.44% 0.44% 0.63% 0.73% 0.93% 0.26%</td><td>133,075.69 133,075.69 Dpening Bond Balance \$ 361,837,466 \$ 348,435,602 \$ 348,435,602 \$ 342,309,827 \$ 342,309,827 \$ 342,309,827 \$ 336,142,202 \$ 330,673,473 \$ 322,363,141 \$ 313,265,080 \$ 304,721,977 \$ 298,375,407 \$ 299,265,174 \$ 285,771,401</td><td>- 100.00 - - -</td></tr<>	- 133,175.69 - - - - - - - - - - - - -	133,175.69 133,175.69 Excess Spread % p.a 0.80% 1.14% 0.01% 0.44% 0.44% 0.63% 0.73% 0.93% 0.26%	133,075.69 133,075.69 Dpening Bond Balance \$ 361,837,466 \$ 348,435,602 \$ 348,435,602 \$ 342,309,827 \$ 342,309,827 \$ 342,309,827 \$ 336,142,202 \$ 330,673,473 \$ 322,363,141 \$ 313,265,080 \$ 304,721,977 \$ 298,375,407 \$ 299,265,174 \$ 285,771,401	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23 Feb-23 Mar-23 Jun-23 Sep-23 Oct-23 Dec-23 Total Aug-23 Jun-23 Dec-23 Total Aug-23 Dec-23 Total AnnUALISED CPR Jan-23 Feb-23 Mar-23 Apr-23 Jun-23	- 133,175.69 - 133,175.69 Excess Spread (AS) 240,412.64 330,499.27 2,558.48 100,742.26 111,692.26 111,692.26 334,475.04 116,0846.02 1380,677.74 225,739.26 60,966.69 174,503.28 2,039,243.75 (CPR % p.a 33.70% 15.67% 15.	133,175.69 133,175.69 Excess Spread % p.a 0.80% 1.14% 0.01% 0.44% 0.44% 0.63% 0.73% 0.93% 0.26%	133,075.69 133,075.69 Dpening Bond Balance \$ 361,837,466 \$ 348,435,602 \$ 348,435,602 \$ 342,309,827 \$ 342,309,827 \$ 342,309,827 \$ 336,142,202 \$ 330,673,473 \$ 322,363,141 \$ 313,265,080 \$ 304,721,977 \$ 298,375,407 \$ 299,265,174 \$ 285,771,401	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23 Feb-23 Mar-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Dec-23 Total AnnuALISED CPR Jan-23 Kap-23 Jun-23	- 133,175.69 - - - - - - - - - - - - -	133,175.69 133,175.69 Excess Spread % p.a 0.80% 1.14% 0.01% 0.44% 0.44% 0.63% 0.73% 0.93% 0.26%	133,075.69 133,075.69 Dpening Bond Balance \$ 361,837,466 \$ 348,435,602 \$ 348,435,602 \$ 342,309,827 \$ 342,309,827 \$ 342,309,827 \$ 336,142,202 \$ 330,673,473 \$ 322,363,141 \$ 313,265,080 \$ 304,721,977 \$ 298,375,407 \$ 299,265,174 \$ 285,771,401	- 100.00 - - -
PRINCIPAL LOSS 2019 2020 2021 2022 2023 Total EXCESS SPREAD Jan-23 Feb-23 Mar-23 Jun-23 Sep-23 Oct-23 Dec-23 Total Aug-23 Sep-23 Oct-23 Dec-23 Total AnnUALISED CPR Jan-23 Feb-23 Mar-23 Jun-23	- 133,175.69 - 133,175.69 Excess Spread (AS) 240,412.64 330,499.27 2,558.48 100,742.26 111,692.26 111,692.26 334,475.04 116,0846.02 1380,677.74 225,739.26 60,966.69 174,503.28 2,039,243.75 (CPR % p.a 33.70% 15.67% 15.	133,175.69 133,175.69 Excess Spread % p.a 0.80% 1.14% 0.01% 0.44% 0.44% 0.63% 0.73% 0.93% 0.26%	133,075.69 133,075.69 Dpening Bond Balance \$ 361,837,466 \$ 348,435,602 \$ 348,435,602 \$ 342,309,827 \$ 342,309,827 \$ 342,309,827 \$ 336,142,202 \$ 330,673,473 \$ 322,363,141 \$ 313,265,080 \$ 304,721,977 \$ 298,375,407 \$ 299,265,174 \$ 285,771,401	- 100.00 - - -

<u>RESERVES</u> Principal Draw	Available	Drawn	
Liquidity Reserve Account	2,333,284.30	-	
Income Reserve	150,000.00	-	
income Reserve	150,000.00	-	
SUPPORTING RATINGS			
Role	<u>Party</u>	Current Rating S&P / Moodys	Rating Trigger S&P /Moodys
Fixed Rate Swap Provider	AMP Bank Limited	BBB/Baa2	BBB /A3(cr)
Standby Swap Provider	NAB	AA-/Aa3	BBB /A3(cr)
Liquidity Reserve Account Holder	MUFG Bank, Ltd	A, A-1/ P-1	A- / P-1
Bank Account Provider	Westpac	A-1+ / P-1	A-/P-1
SERVICER			
Servicer:	AMP Bank Limited		
Servicer Ranking or Rating:	BBB/Baa2		
Servicer Rating:	N/A		
Servicer Experience:	Progress 2005-2 Trust		
	Progress 2006-1 Trust		
	Progress 2007-1G Trust		
	Progress 2008-1R Trust		
	Progress 2009-1 Trust		
	Progress 2010-1 Trust		
	Progress 2011-1 Trust		
	Progress 2012-1 Trust		
	Progress 2012-2 Trust		
	Progress 2013-1 Trust		
	Progress 2014-1 Trust		
	Progress 2014-2 Trust		
	Progress 2016-1 Trust		
	Progress 2017-1 Trust		
	Progress 2017-2 Trust		
	Progress 2018-1 Trust		
	Progress 2019-1 Trust		
	Progress 2020-1 Trust		
	Progress 2021-1 Trust		
	Progress 2022-1 Trust		
	Progress 2022-2 Trust		
	Progress 2023-1 Trust		
	Progress 2023-2 Trust		
	Progress Warehouse Trust	No .1	
Back-Up Servicer:	Perpetual Trustee (Cold)		