## PROGRESS 2020-1 TRUST

Monday, 23 November 2020

Transaction Name:	Progress 2020-1 Trust
Trustee:	Perpetual Trustee Company Limited
Security Trustee:	P.T. Limited
Originator:	AMP Bank Limited
Servicer & Custodian:	AMP Bank Limited
Issue Date:	Wednesday, 30th September 2020
Maturity Date:	Monday, 23th January 2051
Payment Date:	21st 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	100bps	Actual/365	21 Nov 2025
Class AB Notes	1 M BBSW	165bps	Actual/365	
Class B Notes	1 M BBSW	205bps	Actual/365	
Class C Notes	1 M BBSW	250bps	Actual/365	
Class D Notes	1 M BBSW	375bps	Actual/365	
Class E Notes	1 M BBSW	550bps	Actual/365	
Class F Notes	1 M BBSW	725bps	Actual/365	

		Current Invested			Current		
	Currency	Initial Stated Amount	Amount	Current Stated Amount	Percentages at Issue	Percentages	Rating S&P/Moodys
Class A Notes	A\$	920,000,000.00	870,833,467.76	870,833,467.76	92.00%	91.59%	AAA(sf)/Aaa (sf)
Class AB Notes	A\$	41,100,000.00	41,100,000.00	41,100,000.00	4.11%	4.32%	AAA(sf)
Class B Notes	A\$	15,400,000.00	15,400,000.00	15,400,000.00	1.54%	1.62%	AA(sf)
Class C Notes	A\$	11,600,000.00	11,600,000.00	11,600,000.00	1.16%	1.22%	A(sf)
Class D Notes	A\$	5,700,000.00	5,700,000.00	5,700,000.00	0.57%	0.60%	BBB(sf)
Class E Notes	A\$	2,900,000.00	2,900,000.00	2,900,000.00	0.29%	0.30%	BB(sf)
Class F Notes	A\$	3,300,000.00	3,300,000.00	3,300,000.00	0.33%	0.35%	NR
TOTAL		1,000,000,000.00	950,833,467.76	950,833,467.76	100.00%	100.00%	

Current Payment Date:	Monday, 23 November 2020						
	Pre Payment Date Bond Factors	Coupon Rate	Coupon Rate Reset Date Ini	itial Issued Notes (No.)	Interest Payment (per security)	Principal Payment (per security)	Post Payment Date Bond Factors
Class A Notes	1.0000	1.0900%	23-Nov-20	920,000	1.61	53.44	0.94655812
Class AB Notes	1.0000	1.7400%	23-Nov-20	41,100	2.57	-	1.00000000
Class B Notes	1.0000	2.1400%	23-Nov-20	15,400	3.17	-	1.00000000
Class C Notes	1.0000	2.5900%	23-Nov-20	11,600	3.83	-	1.0000000
Class D Notes	1.0000	3.8400%	23-Nov-20	5,700	5.68	-	1.0000000
Class E Notes	1.0000	5.5900%	23-Nov-20	2,900	8.27	-	1.0000000
Class F Notes	1.0000	7.3400%	23-Nov-20	3,300	10.86	-	1.0000000
TOTAL				1,000,000	36.00	53.44	6.94655812

OLLATERAL INFORMATION	At loose	Oct - 20
	<u>At Issue</u>	<u>Uct - 20</u>
otal pool size:	\$999,972,314	\$940,844,396
otal Number Of Loans (UnConsolidated):	3,202	3058
otal number of loans (consolidating split loans):	2,280	2177 \$432,175
verage loan Size: Iaximum Ioan size:	\$438,584 \$1,041,188	\$432,175 \$1,037,828
btal property value:	\$1,041,188 \$1,648,887,041	\$1,037,828
umber of Properties:	2,387.00	2280
verage property value:	\$690,778	\$689,807
rerage current LVR:	61.85%	61.02%
rerage Term to Maturity (months):	307.60	305.64
aximum Remaining Term to Maturity (months):	347.21	345.21
eighted Average Seasoning (months):	32.33	34.42
eighted Average Current LVR:	66.49%	66.04%
eighted Average Term to Maturity (months):	321.73	319.76
of pool with loans > \$500,000:	55.66%	54.58%
of pool (amount) LoDoc Loans: aximum Current LVR:	0.00% 89.93%	0.00% 89.48%
Fixed Rate Loans(Value):	17.73%	18.13%
Interst Only Ioans (Value):	11.84%	11.86%
eighted Average Mortgage Interest:	3.23%	3.21%
vestment Loans:	24.78%	25.17%
TE: Loan purpose determines investment lending classification from 01/03/2019		
tstanding Balance Distribution	\$ % at Issue	<u>Oct - 20</u>
0	0.00%	0.00%
0 and ≤ \$100,000	0.68%	0.72%
100,000 and ≤ \$150,000	1.10%	1.15%
150,000 and ≤ \$200,000 200,000 and ≤ \$250,000	1.67% 3.16%	1.83% 3.01%
i200,000 and ≤ \$250,000	3.16% 5.11%	3.01% 5.33%
$3250,000 \text{ and } \leq 3350,000$ $3300,000 \text{ and } \leq 3350,000$	6.04%	6.36%
\$350,000 and ≤ \$400,000	7.61%	7.82%
\$400,000 and ≤ \$450,000	8.26%	8.43%
450,000 and ≤ \$500,000	10.71%	10.79%
\$500,000 and ≤ \$550,000	10.31%	10.12%
\$550,000 and ≤ \$600,000	8.44%	8.13%
600,000 and ≤ \$650,000	8.25% 5.53%	7.96% 5.74%
\$650,000 and ≤ \$700,000 \$700,000 and ≤ \$750,000	6.82%	6.71%
\$750,000 and ≤ \$800,000	4.33%	4.37%
\$800,000 and ≤ \$850,000	3.87%	3.42%
\$850,000 and ≤ \$900,000	3.58%	3.52%
\$900,000 and ≤ \$950,000	3.06%	3.05%
$$950,000 \text{ and } \leq $1,000,000$	1.06%	1.23%
\$1,000,000 and ≤ \$1,050,000 otal	0.41% 100.00%	0.33%
	2000070	100.0076
utstanding Balance LVR Distribution	\$ % at Issue	<u>Oct - 20</u>
0%	0.00%	0.00%
0% and ≤ 25%	1.82%	1.90%
25% and ≤ 30%	0.81%	0.95%
30% and ≤ 35% 35% and ≤ 40%	1.14% 1.95%	1.18% 1.95%
$40\%$ and $\leq 45\%$	1.55%	1.89%
15% and ≤ 50%	3.41%	3.64%
50% and ≤ 55%	4.88%	4.96%
55% and ≤ 60%	7.79%	8.13%
50% and ≤ 65%	9.60%	9.69%
55% and ≤ 70%	13.11%	13.13%
	21.65%	22.61%
75% and ≤ 80%	32.15%	22.61% 29.84%
/5% and ≤ 80% 10% and ≤ 85%	32.15% 0.00%	22.61% 29.84% 0.00%
/5% and ≤ 80% 80% and ≤ 85% 95% and ≤ 90%	32.15%	22.61% 29.84%
/5% and ≤ 80% 30% and ≤ 85% 35% and ≤ 90% 30% and ≤ 95%	32.15% 0.00% 0.12%	22.61% 29.84% 0.00% 0.13%
5% and ≤ 80% 0% and ≤ 85% 5% and ≤ 90% 0% and ≤ 95% 5% and ≤ 100%	32.15% 0.00% 0.12% 0.00% 0.00%	22.61% 29.84% 0.00% 0.13% 0.00%
5% and ≤ 80% 10% and ≤ 85% 15% and ≤ 90% 00% and ≤ 95% 5% and ≤ 100% 00%	32.15% 0.00% 0.12% 0.00% 0.00%	22.61% 29.84% 0.00% 0.13% 0.00%
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$5\%$ and $\leq 80\%$ $10\%$ and $\leq 95\%$ $15\%$ and $\leq 95\%$ $15\%$ and $\leq 100\%$ $00\%$ and $\leq 95\%$ $15\%$ and $\leq 100\%$ $00\%$ $10\%$	32.15% 0.00% 0.12% 0.00% 0.00% 0.00% 100.00% <u>\$% at Issue</u> 19.20% 31.62% 49.18% 100.00% 0.00%	22.61% 29.84% 0.00% 0.13% 0.00% 0.00% 100.00% 0.00% 100.00% 0.00% 31.50% 49.49% 100.00% 0.00%0.00% 0.00%0.00% 0.00% 0.00% 0.

Geographic Distribution	\$% at Issue	<u>Oct - 20</u>
NSW - Inner city	0.06%	0.06%
NSW - Metro	36.89%	37.09%
NSW - Non metro	8.00%	7.88%
Total NSW	44.95%	45.04%
ACT - Inner city	0.00%	0.00%
ACT - Metro	2.46%	2.39%
ACT - Non metro	0.00%	0.00%
Total ACT	2.46%	2.39%
NT - Inner city	0.00%	0.00%
NT - Metro	0.18%	0.18%
NT - Non metro	0.09%	0.10%
Total NT	0.27%	0.28%
SA - Inner city	0.00%	0.00%
SA - Metro	3.18%	3.17%
SA - Non metro	0.14%	0.10%
Total SA	3.32%	3.27%
QLD - Inner city	0.06%	0.06%
QLD - Metro	8.61%	8.70%
QLD - Non metro	4.67%	4.63%
Total QLD	13.34%	13.39%
TAS - Inner city	0.01%	0.01%
TAS - Metro	0.72%	0.76%
TAS - Non metro	0.15%	0.16%
Total TAS	0.88%	0.92%
VIC - Inner city	0.19%	0.20%
VIC - Metro	23.32%	23.35%
VIC - Non metro	1.85%	1.62%
Total VIC	25.36%	25.17%
WA - Inner city	0.04%	0.04%
WA - Metro	9.22%	9.33%
WA - Non metro	0.16%	0.17%
Total WA	9.42%	9.54%
Total Inner City	0.36%	0.38%
Total Metro	84.58%	84.97%
Total Non Metro	15.07%	14.65%
Secured by Term Deposit	0.00%	0.00%
Total	100.00%	100.00%

ARREARS \$ % (scheduled balance basis) Oct-20	<u><b>31-60</b></u> 0.03%	<u>61-90</u> 0.00%	<u>90+</u> 0.00%	<u>Total</u> 0.03%
MORTGAGE SAFETY NET (Includes COV-19) Oct-20	<u>No of Accounts</u> 7	<u>Amount (\$)</u> 2,177,473		
COVID-19 HARDSHIP Oct-20	<u>No of Accounts</u>	<u>Amount (\$)</u> -		
MORTGAGE IN POSSESSION Oct-20	No of Accounts	<u>Amount (\$)</u>		
PRINCIPAL LOSS 2020	Gross Loss	LMI claim (A\$) -	LMI payment (A\$)	Net loss
Total	-	-	-	-
EXCESS SPREAD Oct-20 Total	Excess Spread (A\$)	Excess Spread % p.a 0.00%	Opening Bond Balance           \$         1,000,000,000	
ANNUALISED CPR Oct-20	<u>CPR % p.a</u> 49.84%			
<u>RESERVES</u> Principal Draw	Available	<u>Drawn</u> 1,923,335.55		
Liquidity Reserve Account Income Reserve	8,065,736.12	-		
SUPPORTING RATINGS Role	Party	Current Rating S&P /	Rating Trigger S&P /Moodys	
Fixed Rate Swap Provider	AMP Bank Limited	<u>Moodys</u> 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 2012-2 Trust			
	Progress 2014-1 Trust			
	Progress 2014-2 Trust			
	Progress 2016-1 Trust			
	Progress 2017-1 Trust Progress 2017-2 Trust			
	Progress 2017-2 Trust			
	Progress 2019-1 Trust			
	Progress 2020-1 Trust			
	Progress Warehouse Trust	No .1		
Back-Up Servicer:	Perpetual Trustee (Cold)			