PROGRESS 2018-1 TRUST

Friday, 11 December 2020

Transaction Name: Progress 2018-1 Trust

Trustee: Perpetual Trustee Company Limited

 Security Trustee:
 P.T. Limited

 Originator:
 AMP Bank Limited

 Servicer & Custodian:
 AMP Bank Limited

 Issue Date:
 Thursday, 28th June 2018

 Maturity Date:
 Friday, 11th June 2049

 Payment Date:
 11th 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 Notes | 1 M BBSW | 112bps | Actual/365 |
| Class AB Notes | 1 M BBSW | 160bps | Actual/365 |
| Class B Notes | 1 M BBSW | 180bps | Actual/365 |
| Class C Notes | 1 M BBSW | 260bps | Actual/365 |
| Class D Notes | 1 M BBSW | 580bps | Actual/365 |

| | Currency | Initial Stated Amount | Current Invested Amount | Current Stated Amount | Percentages at Issue | Current Percentages | Rating S&P/Moodys |
|----------------|-------------|-----------------------|----------------------------|-----------------------|----------------------|------------------------|-------------------|
| Class A Notes | A \$ | 920,000,000.00 | 435,563,208.76 | 435,563,208.76 | 92.00% | 84.48% | AAA / Aaa |
| Class AB Notes | A\$ | 54,500,000.00 | 54,500,000.00 | 54,500,000.00 | 5.45% | 10.57% | AAA /n.r |
| Class B Notes | A\$ | 15,000,000.00 | 15,000,000.00 | 15,000,000.00 | 1.50% | 2.91% | AA/n.r. |
| Class C Notes | A\$ | 9,300,000.00 | 9,300,000.00 | 9,300,000.00 | 0.93% | 1.80% | A/n.r. |
| Class D Notes | A\$ | 1,200,000.00 | 1,200,000.00 | 1,200,000.00 | 0.12% | 0.23% | n.r/n.r. |
| TOTAL | | 1 000 000 000 00 | 515 563 208 76 | 515 563 208 76 | 100.00% | 100.00% | |

Current Payment Date: Friday, 11 December 2020

| | Pre Payment Date Bond | | | | Interest Payment (per | Principal Payment | Post Payment Date Bond |
|----------------|--------------------------|-------------|--------------------------|---------------------------|-----------------------|-------------------|------------------------|
| | Factors | Coupon Rate | Coupon Rate Reset Date I | nitial Issued Notes (No.) | security) | (per security) | Factors |
| Class A Notes | 0.4826 | 1.1400% | 11-Dec-20 | 920,000 | 0.45 | 9.19 | 0.4734 |
| Class AB Notes | 1.0000 | 1.6200% | 11-Dec-20 | 54,500 | 1.33 | - | 1.0000 |
| Class B Notes | 1.0000 | 1.8200% | 11-Dec-20 | 15,000 | 1.50 | - | 1.0000 |
| Class C Notes | 1.0000 | 2.6200% | 11-Dec-20 | 9,300 | 2.15 | - | 1.0000 |
| Class D Notes | 1.0000 | 5.8200% | 11-Dec-20 | 1,200 | 4.78 | - | 1.0000 |
| TOTAL | | | | 1,000,000 | 10.22 | 9.19 | |

| COLLATERAL INFORMATION | At Issue | Nov - 20 |
|---|-----------------|--------------------|
| Total pool size: | \$991,478,765 | \$511,180,921.49 |
| Total Number Of Loans (UnConsolidated): | 3631 | 2144 |
| Total number of loans (consolidating split loans): | 2780 | 1625 |
| Average loan Size: | \$356,647 | \$314,572.87 |
| Maximum loan size: | \$1,000,000 | \$1,000,000.00 |
| Total property value: | \$1,744,419,733 | \$1,021,140,934.51 |
| Number of Properties: | 2780 | 1625 |
| · | \$627,489 | \$628,394.42 |
| Average property value: Average current LVR: | 60.34% | 53.03% |
| <u> </u> | 313.04 | |
| Average Term to Maturity (months): | 313.04 | 281.08 |
| Maximum Remaining Term to Maturity (months): | | 318.18 |
| Weighted Average Seasoning (months): | 31.26 | 60.71 |
| Weighted Average Current LVR: | 65.78% | 62.08% |
| Weighted Average Term to Maturity (months): | 321.87 | 292.98 |
| % of pool with loans > \$500,000: | 36.09% | 33.10% |
| % of pool (amount) LoDoc Loans: | 0.00% | 0.00% |
| Maximum Current LVR: | 94.36% | 105.88% |
| % Fixed Rate Loans(Value): | 5.34% | 4.47% |
| % Interst Only loans (Value): | 30.89% | 22.48% |
| Weighted Average Mortgage Interest: | 4.17% | 3.26% |
| Investment Loans: | 19.36% | 23.20% |
| NOTE: Loan purpose determines investment lending classification from 01/03/2019 | | |
| Outstanding Balance Distribution | \$ % at Issue | Nov - 20 |
| ≤\$0 | 0.00% | -0.01% |
| > \$0 and ≤ \$100,000 | 1.17% | 1.63% |
| > \$100,000 and ≤ \$150,000 | 1.81% | 2.89% |
| > \$150,000 and ≤ \$200,000 | 4.07% | 4.76% |
| > \$200,000 and ≤ \$250,000 | 6.53% | 7.20% |
| > \$250,000 and ≤ \$300,000 | 8.97% | 11.30% |
| > \$300,000 and ≤ \$350,000 | 11.89% | 10.69% |
| > \$350,000 and ≤ \$400,000 | 11.52% | 11.37% |
| > \$400,000 and ≤ \$450,000 | 9.49% | 9.56% |
| > \$450,000 and ≤ \$500,000 | 8.45% 7.29% | 7.51% |
| > \$500,000 and ≤ \$550,000 > \$550,000 and ≤ \$600,000 | 7.29% | 7.36% 5.63% |
| > \$550,000 and ≤ \$650,000 > \$600,000 and ≤ \$650,000 | 7.31% 4.24% | 3.79% |
| > \$650,000 and ≤ \$700,000 | 3.86% | 4.22% |
| > \$700,000 and \$ \$750,000 | 2.85% | 3,40% |
| > \$750,000 and ≤ \$800,000 | 3.36% | 3.33% |
| > \$800,000 and ≤ \$850,000 | 2.34% | 1.94% |
| > \$850,000 and ≤ \$900,000 | 1.59% | 1.02% |
| > \$900,000 and ≤ \$950,000 | 1.87% | 1.46% |
| > \$950,000 and ≤ \$1,000,000 | 1.38% | 0.95% |
| Total | 100.00% | 100.00% |

| Outstanding Polance IVP Distribution | | |
|--|---|---|
| Outstanding Balance LVR Distribution | \$ % at Issue | Nov - 20 |
| ≤ 0% | 0.00% | -0.01% |
| 0% and ≤ 25% | 3.19% | 4.18% |
| 25% and ≤ 30% 30% and ≤ 35% | 2.14% 1.82% | 2.52% 3.05% |
| % and ≤ 40% | 3.26% | 3.14% |
| % and ≤ 45% | 3.65% | 4.90% |
| % and ≤ 50% | 4.12% | 4.68% |
| % and ≤ 55% | 5.08% | 5.70% |
| % and ≤ 60% | 5.33% | 7.04% |
| % and ≤ 65% | 6.76% | 8.82% |
| 6 and ≤ 70% | 8.88% | 11.75% |
| and ≤ 75% | 12.17% | 20.44% |
| 5 and ≤ 80% | 36.59% | 20.43% |
| and ≤ 85% | 5.80% | 2.35% |
| and ≤ 90% | 0.93% | 0.38% |
| and ≤ 95% | 0.28% | 0.24% |
| and ≤ 100% | 0.00% | 0.00% |
| 6 | 0.00% | 0.37% |
| | 100.00% | 100.00% |
| Louisian | 40/-11 | |
| age Insurance | \$ % at Issue | Nov - 20 |
| orth | 47.25% | 47.44% |
| | 52.75% | 52.38% |
| ed | 0.00% | 0.18% |
| | 100.00% | 100.00% |
| ng Analysis | ¢ 9/ at leave | Name 20 |
| ng Analysis | \$ % at Issue | Nov - 20 |
| hs and ≤ 3 mths hs and ≤ 6 mths | 0.00% | 0.00% |
| | 0.00% | 0.00% |
| s and ≤ 9 mths | 0.00% | 0.00% |
| hs and ≤ 12 mths | 0.47% | 0.00% |
| ths and ≤ 15 mths ths and ≤ 18 mths | 20.16% | 0.00% |
| ths and ≤ 18 mths ths and ≤ 21 mths | 13.00% | 0.00% |
| itns and ≤ 21 mtns iths and ≤ 24 mths | 8.23% 13.95% | 0.00% 0.00% |
| ths and ≤ 36 mths | 13.95% | 0.00% |
| iths and ≤ 48 mths | 19.78% 7.58% | 33.96% |
| iths and ≤ 60 mths | 7.58% 7.74% | 34.68% |
| itins and ≤ 60 mtns iths and ≤ 72 mths | 3.36% | 34.68% 12.41% |
| nths and ≤ 84 mths | 1.67% | 7.34% |
| | | |
| nths and ≤ 96 mths nths and ≤ 108 mths | 1.06% 0.38% | 4.78% 3.04% |
| | | |
| mths and ≤ 120 mths | 0.36% | 0.70% |
| mths | 2.27% 100.00% | 3.11% 100.00% |
| | | |
| | \$ % at Issue | <u>Nov - 20</u> |
| etro | 2.03% | <u>Nov - 20</u> 2.03% |
| ro | | <u>Nov - 20</u> |
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| Metro Non metro | 2.03% 2.03% 2.03% 0.10% 33.16% 10.04% 43.31% 0.14% 0.01% 0.15% 0.06% 9.66% 5.68% 15.40% 0.03% 4.98% 0.27% 5.28% 0.03% 0.85% 0.19% 1.07% 0.27% 18.96% 2.64% 21.87% 0.13% 10.33% | Nov - 20 2.03% 2.03% 2.03% 3.407% 9.80% 44.00% 44.00% 0.17% 0.04% 0.22% 0.11% 9.60% 6.12% 15.82% 0.06% 5.01% 0.24% 5.30% 0.00% 0.91% 0.13% 1.04% 15.91% 1.96% 18.31% |
| Metro Non metro | 2.03% 2.03% 2.03% 0.10% 33.16% 10.04% 43.31% 0.14% 0.01% 0.15% 0.06% 9.66% 5.68% 15.40% 0.03% 4.98% 0.27% 5.28% 0.03% 0.85% 0.19% 1.07% 0.27% 18.96% 2.64% 21.87% 0.13% 10.33% 0.44% 10.90% | Nov - 20 2.03% 2.03% 2.03% 34.07% 9.80% 44.00% 0.17% 0.04% 0.22% 0.11% 9.60% 6.12% 15.82% 0.06% 5.01% 0.24% 5.30% 0.00% 0.91% 0.13% 1.04% 1.96% 18.31% 0.13% 1.2.62% 0.53% 13.28% |
| Metro Non metro NSW Metro Non metro NST Metro On metro NT Metro Non metro | 2.03% 2.03% 2.03% 0.10% 33.16% 10.04% 43.31% 0.14% 0.01% 0.15% 0.06% 9.66% 5.68% 15.40% 0.03% 4.98% 0.27% 5.28% 0.03% 0.85% 0.19% 1.07% 0.27% 18.96% 2.64% 21.87% 0.13% 10.33% 0.44% 10.90% 0.63% | Nov - 20 2.03% 2.03% 2.03% 3.407% 9.80% 44.00% 44.00% 0.17% 0.04% 0.22% 0.11% 9.60% 6.12% 15.82% 0.06% 5.01% 0.24% 5.30% 0.00% 0.91% 0.13% 1.04% 15.91% 1.96% 18.31% 0.13% 1.262% 0.53% 13.28% |
| Metro ACT Inner city Metro Non metro NSW detro on metro NT Inner city Metro Non metro QLD ner city etro on metro SA nner city Metro Non metro TAS nner city Metro Non metro NA nner city Metro Non metro NA nner City Metro NA nner City Metro Metro NA | 2.03% 2.03% 2.03% 0.10% 33.16% 10.04% 43.31% 0.14% 0.01% 0.15% 0.06% 9.66% 5.68% 15.40% 0.03% 4.98% 0.27% 5.28% 0.03% 0.85% 0.19% 1.07% 0.27% 18.96% 2.64% 21.87% 0.13% 10.33% 0.44% 10.90% 0.63% 80.11% | Nov - 20 2.03% 2.03% 2.03% 34.07% 9.80% 44.00% 0.17% 0.04% 0.22% 0.11% 9.60% 6.12% 15.82% 0.06% 5.01% 0.24% 5.30% 0.00% 0.91% 0.13% 1.04% 15.91% 1.96% 18.31% 0.13% 1.2.62% 0.53% 13.28% 0.86% 80.32% |
| Metro ACT Inner city Metro Non metro NSW Ietro on metro NT Inner city Metro Non metro QLD mer city Ietro on metro SA nner city Wetro Non metro TAS nner city Wetro Non metro VIC Non met | 2.03% 2.03% 2.03% 2.03% 0.10% 33.16% 10.04% 43.31% 0.14% 0.01% 0.15% 0.06% 9.66% 5.68% 15.40% 0.03% 4.98% 0.27% 5.28% 0.03% 0.85% 0.19% 1.07% 0.27% 18.96% 2.64% 21.87% 0.13% 10.33% 0.44% 10.90% 0.63% 80.11% 19.26% | Nov - 20 2.03% 2.03% 2.03% 34.07% 9.80% 44.00% 0.17% 0.04% 0.22% 0.11% 9.60% 6.12% 15.82% 0.06% 5.01% 0.24% 5.30% 0.00% 0.91% 0.13% 1.04% 1.96% 18.31% 0.13% 1.2.62% 0.53% 13.28% 0.86% 80.32% 18.82% |
| Inner city Metro Non metro OLD Inner city Metro Non metro SA Inner city Metro Non metro TAS Inner city Metro Non metro VIC Inner City Metro Non metro VIC Inner City Metro Non metro VIC Inner City Metro Non Metro Non Metro Non Metro Non Metro VIC Herry Non Metro Non Metro VIC Herry Non Metro Non Metro VIC Herry VIC | 2.03% 2.03% 2.03% 0.10% 33.16% 10.04% 43.31% 0.14% 0.01% 0.15% 0.06% 9.66% 5.68% 15.40% 0.03% 4.98% 0.27% 5.28% 0.03% 0.85% 0.19% 1.07% 0.27% 18.96% 2.64% 21.87% 0.13% 10.33% 0.44% 10.90% 0.63% 80.11% | Nov - 20 2.03% 2.03% 2.03% 34.07% 9.80% 44.00% 0.17% 0.04% 0.22% 0.11% 9.60% 6.12% 15.82% 0.06% 5.01% 0.24% 5.30% 0.00% 0.91% 0.13% 1.04% 15.91% 1.96% 18.31% 0.13% 1.2.62% 0.53% 13.28% 0.86% 80.32% |

| ARREARS \$ % (scheduled balance basis) | <u>31-60</u> | <u>61-90</u> | <u>90+</u> | <u>Total</u> |
|--|-----------------------------------|------------------------------|----------------------|--------------|
| Dec-19 | 0.08% | 0.01% | 0.33% | 0.42% |
| Jan-20 | 0.20% | 0.08% | 0.35% | 0.63% |
| Feb-20 | 0.24% | 0.20% | 0.36% | 0.80% |
| Mar-20 | 0.19% | 0.08% | 0.51% | 0.78% |
| Apr-20 | 0.27% | 0.04% | 0.20% | 0.50% |
| May-20 | 0.21% | 0.20% | 0.09% | 0.50% |
| Jun-20 | 0.02% | 0.07% | 0.22% | 0.31% |
| Jul-20 | 0.13% | 0.00% | 0.23% | 0.35% |
| Aug-20 | 0.13% | 0.06% | 0.30% | 0.49% |
| Sep-20 | 0.15% | 0.07% | 0.31% | 0.53% |
| Oct-20 | 0.06% | 0.09% | 0.31% | 0.47% |
| Nov-20 | 0.54% | 0.00% | 0.41% | 0.95% |
| | | | | |
| MORTGAGE SAFETY NET | No of Accounts | Amount (\$) | | |
| Dec-19 | 6 | 1,981,871 | | |
| Jan-20 | 9 | 2,881,703 | | |
| Feb-20 | 10 | 2,780,256 | | |
| Mar-20 | 14 | 3,338,602 | | |
| Apr-20 | 156 | 46,015,462 | | |
| May-20 | 161 | 48,255,707 | | |
| Jun-20 | 151 | 47,540,370 | | |
| Jul-20 | 135 | 41,528,625 | | |
| Aug-20 | 131 | 40,156,151 | | |
| Sep-20 | 127 | 37,632,464 | | |
| • | | | | |
| Oct-20 | 60 | 17,282,484 | | |
| Nov-20 | 41 | 13,402,752 | | |
| * Incl. COVID-19 HARDSHIP | No of Accounts | Amount (\$) | | |
| Apr-20 | 151 | 44,593,802 | | |
| · | | | | |
| May-20 | 159 | 47,279,940 | | |
| Jun-20 | 149 | 45,821,488 | | |
| Jul-20 | 132 | 40,311,231 | | |
| Aug-20 | 128 | 38,938,733 | | |
| Sep-20 | 126 | 36,192,350 | | |
| Oct-20 | 52 | 14,585,228 | | |
| Nov-20 | 35 | 10,428,565 | | |
| | | | | |
| MORTGAGE IN POSSESSION | No of Accounts | Amount (\$) | | |
| Dec-19 Jan-20 | • | - | | |
| Feb-20 | | | | |
| Mar-20 | - | - | | |
| Apr-20 | | | | |
| May-20 | | | | |
| Jun-20 | - | | | |
| Jul-20 | - | - | | |
| Aug-20 | - | - | | |
| Sep-20 | - | - | | |
| Oct-20 | - | - | | |
| Nov-20 | - | - | | |
| PRINCIPAL LOSS | Gross Loss | LMI claim (A\$) | LMI payment (A\$) | Net loss |
| 2019 | - | - | - | - |
| Total | - | - | - | |
| EXCESS SPREAD | Evenes Sprand (A¢) | Evenes Sprond 9/ n - | Onening Rond Polones | |
| Dec-19 | Excess Spread (A\$) 277,089.31 | Excess Spread % p.a 0.51% | S 651,142,851 | |
| Jan-20 | 377,208.79 | 0.71% | \$ 634,182,500 | |
| Feb-20 | 238,368.64 | | \$ 623,171,313 | |
| Mar-20 | 277,388.81 | 0.40% | \$ 610,610,883 | |
| Apr-20 | 480,172.29 | 0.96% | | |
| May-20 | 85.175.54 | 0.17% | \$ 590,770,897 | |

| EXCESS SPREAD | Excess Spread (A\$) | Excess Spread % p.a | Oper | ning Bond Balance |
|---------------|---------------------|---------------------|------|-------------------|
| Dec-19 | 277,089.31 | 0.51% | \$ | 651,142,851 |
| Jan-20 | 377,208.79 | 0.71% | \$ | 634,182,500 |
| Feb-20 | 238,368.64 | 0.46% | \$ | 623,171,313 |
| Mar-20 | 277,388.81 | 0.55% | \$ | 610,610,883 |
| Apr-20 | 480,172.29 | 0.96% | \$ | 599,770,212 |
| May-20 | 85,175.54 | 0.17% | \$ | 590,770,897 |
| Jun-20 | 383,745.31 | 0.79% | \$ | 579,785,561 |
| Jul-20 | 224,165.78 | 0.47% | \$ | 570,613,258 |
| Aug-20 | 293,883.18 | 0.63% | \$ | 559,096,380 |
| Sep-20 | 257,180.76 | 0.56% | \$ | 548,774,601 |
| Oct-20 | 195,147.65 | 0.44% | \$ | 535,829,487 |
| Nov-20 | 340,715.75 | 0.78% | | 524,019,239.43 |
| Total | 6,526,036.33 | | | |

| ANNUALISED CPR | <u>CPR % p.a</u> |
|----------------|------------------|
| Dec-19 | 24.49% |
| Jan-20 | 15.97% |
| Feb-20 | 18.76% |
| Mar-20 | 16.31% |
| Apr-20 | 13.30% |
| May-20 | 16.99% |
| Jun-20 | 14.06% |
| Jul-20 | 18.48% |
| Aug-20 | 16.69% |
| Sep-20 | 21.73% |
| Oct-20 | 20.21% |
| Nov-20 | 14.19% |

RESERVES Principal Draw Liquidity Reserve Account Income Reserve

SUPPORTING RATINGS

Role

Fixed Rate Swap Provider Liquidity Reserve Account Holder Bank Account Provider

SERVICER

Servicer Rating: Servicer Experience:

Servicer: Servicer Ranking or Rating:

N/A

Progress 2016-1 Trust Progress 2017-1 Trust Progress 2017-2 Trust

Progress 2019-1 Trust Progress 2019-1 Trust

Back-Up Servicer:

<u>Available</u> Drawn

4,382,287.27 150,000.00

Current Rating S&P /

Moodys A+/A2 A, A-1/ P-1 A-1+ / P-1

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 2013-1 Trust Progress 2014-1 Trust Progress 2014-2 Trust

Party

BNP PARIBAS MUFG Bank, Ltd Westpac

Progress 2020-1 Trust
Progress Warehouse Trust No .1
Perpetual Trustee (Cold)