## PROGRESS 2020-1 TRUST

Tuesday, 21 February 2023

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 Septemb	er 2020		
Maturity Date:	Monday, 23th January 205	1		
Payment Date:	21st day of each month			
Business Day for Payments:	Sydney & Melbourne			
Determination Date & Ex-Interest Date:	3 Business Days before each	n 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	331,627,373.13	331,627,373.13	92.00%	82.61%	AAA(sf)/Aaa (sf)
Class AB Notes	A\$	41,100,000.00	35,858,933.71	35,858,933.71	4.11%	8.93%	AAA(sf)
Class B Notes	A\$	15,400,000.00	13,436,194.15	13,436,194.15	1.54%	3.35%	AA(sf)
Class C Notes	A\$	11,600,000.00	10,120,769.61	10,120,769.61	1.16%	2.52%	A(sf)
Class D Notes	A\$	5,700,000.00	4,973,136.79	4,973,136.79	0.57%	1.24%	BBB(sf)
Class E Notes	A\$	2,900,000.00	2,530,192.40	2,530,192.40	0.29%	0.63%	BB(sf)
Class F Notes	A\$	3,300,000.00	2,879,184.45	2,879,184.45	0.33%	0.72%	NR
TOTAL		1,000,000,000.00	401,425,784.24	401,425,784.24	100.00%	100.00%	

Current Payment Date:	Tu	esday, 21 February	2023				
	Pre Payment Date Bond Factors	Coupon Rate	Coupon Rate Reset Date Ini	tial Issued Notes (No.)	Interest Payment (per security)	Principal Payment (per security)	Post Payment Date Bond Factors
Class A Notes	0.3698512510	4.1183%	21-Feb-23	920,000	1.210180650	9.3867154130	0.3604645360
Class AB Notes	0.8952000520	4.7683%	21-Feb-23	41,100	3.391476430	22.7199126520	0.8724801390
Class B Notes	0.8952000520	5.1683%	21-Feb-23	15,400	3.675978370	22.7199123380	0.8724801400
Class C Notes	0.8952000520	5.6183%	21-Feb-23	11,600	3.996043040	22.7199129310	0.8724801390
Class D Notes	0.8952000510	6.8683%	21-Feb-23	5,700	4.885111580	22.7199122810	0.8724801390
Class E Notes	0.8952000520	8.6183%	21-Feb-23	2,900	6.129807550	22.7199137930	0.8724801380
Class F Notes	0.8952000480	10.3683%	21-Feb-23	3,300	7.374503490	22.7199121210	0.8724801360
TOTAL				1,000,000	30.663101110	145.7061915290	5.5953453670

COLLATERAL INFORMATION	At Issue	<u>Jan - 23</u>
Total pool size:	\$999,972,314	\$398,013,665
Total Number Of Loans (UnConsolidated):	3,202	1530
Total number of loans (consolidating split loans):	2,280	1112
Average loan Size:	\$438,584	\$357,926
Maximum loan size:	\$1,041,188	\$988,015
Total property value:	\$1,648,887,041	\$792,187,718
Number of Properties:	2,387.00	1159
Average property value:	\$690,778	\$683,510
Average current LVR:	61.85%	51.36%
Average Term to Maturity (months):	307.60	270.12
Maximum Remaining Term to Maturity (months):	347.21	318.15
Weighted Average Seasoning (months):	32.33	63.06
Weighted Average Current LVR:	66.49%	60.56%
Weighted Average Term to Maturity (months):	321.73	292.04
% of pool with loans > \$500,000:	55.66%	44.26%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.93%	89.87%
% Fixed Rate Loans(Value):	17.73%	14.36%
% Interst Only loans (Value):	11.84%	9.84%
Weighted Average Mortgage Interest:	3.23%	5.25%
Investment Loans:	24.78%	27.12%
NOTE: Loan purpose determines investment lending classification from 01/03/2019	24.70%	27.1270
Outstanding Balance Distribution	\$ % at Issue	Jan - 23
≤\$0	0.00%	-0.02%
≥ \$0 > \$0 and ≤ \$100,000	0.68%	1.30%
> \$100,000 and ≤ \$150,000	1.10%	1.81%
> \$150,000 and ≤ \$200,000	1.67%	2.93%
> \$200,000 and ≤ \$250,000	3.16%	5.20%
> \$250,000 and ≤ \$300,000	5.11%	5.62%
> \$300,000 and ≤ \$350,000	6.04%	7.15%
> \$350,000 and ≤ \$400,000	7.61%	10.43%
> \$400,000 and ≤ \$450,000	8.26%	10.43%
> \$450,000 and ≤ \$500,000	10.71%	10.94%
$>$ \$500,000 and $\leq$ \$550,000	10.71%	9.82%
> \$550,000 and ≤ \$600,000	8.44%	7.06%
> \$600,000 and ≤ \$650,000	8.25%	6.25%
> \$650,000 and ≤ \$700,000	5.53%	5.61%
	5.53%	4.00%
> \$700,000 and ≤ \$750,000	6.82%	4.00%
> \$750,000 and ≤ \$800,000	4.33% 3.87%	4.09%
> \$800,000 and ≤ \$850,000		
> \$850,000 and ≤ \$900,000	3.58%	3.08%
> \$900,000 and ≤ \$950,000	3.06%	1.16%
> \$950,000 and ≤ \$1,000,000	1.06%	0.49%
> \$1,000,000 and ≤ \$1,050,000	0.41%	0.00%
> \$1,050,000 and ≤ \$1,100,000	0.00%	0.00%
> \$1,100,000 and ≤ \$1,150,000	0.00%	0.00%

Outstanding Balance LVR Distribution           ≤ 0%           > 0% and ≤ 25%           > 25% and ≤ 30%	\$ % at Issue	<u>Jan - 23</u>
> 0% and ≤ 25% > 25% and ≤ 30%		
> 25% and ≤ 30%	0.00%	-0.02%
	1.82%	3.19%
	0.81%	1.99%
> 30% and ≤ 35%	1.14%	2.29%
> 35% and ≤ 40%	1.95%	3.07%
> 40% and ≤ 45%	1.58%	3.72%
> 45% and ≤ 50%	3.41%	5.99%
> 50% and ≤ 55%	4.88%	7.94%
> 55% and ≤ 60%	7.79%	9.31%
> 60% and ≤ 65%	9.60%	12.48%
> 65% and ≤ 70%	13.11%	18.28%
> 70% and ≤ 75%	21.65%	24.70%
> 75% and ≤ 80%	32.15%	6.48%
> 80% and ≤ 85%	0.00%	0.35%
> 85% and ≤ 90%	0.12%	0.24%
> 90% and ≤ 95%	0.00%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
> 100%	0.00%	0.00%
Total	100.00%	100.00%
Mortgage Insurance	\$ % at Issue	<u>Jan - 23</u>
Genworth	19.20%	21.17%
QBE	31.62%	31.21%
Not insured	49.18%	47.61%
Total	100.00%	100.00%
Seasoning Analysis	<u>\$ % at Issue</u>	<u>Jan - 23</u>
> 0 mths and $\leq$ 3 mths	0.00%	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 $\leq$ 12 mths	8.93%	0.00%
> 12 mins and $\leq$ 15 mins	8.93%	0.00%
> 15 mtns and $\leq$ 18 mtns > 18 mths and $\leq$ 21 mths		
	10.67%	0.00%
> 21 mths and $\leq$ 24 mths	9.19%	0.00%
> 24 mths and $\leq$ 36 mths	39.23%	0.00%
> 36 mths and ≤ 48 mths	4.85%	29.14%
> 48 mths and $\leq$ 60 mths	2.66%	49.12%
> 60 mths and $\leq$ 72 mths	1.01%	8.57%
> 72 mths and $\leq$ 84 mths	0.92%	2.96%
> 84 mths and $\leq$ 96 mths	0.57%	1.51%
> 96 mths and ≤ 108 mths	0.35%	1.29%
> 108 mths and ≤ 120 mths	0.31%	0.60%
> 120 mths	4.50%	6.81%
Total	100.00%	100.00%
Geographic Distribution	\$ % at Issue	Jan - 23
NSW - Inner city	0.06%	0.14%
NSW - Inner city		0.14%
NSW - Inner city NSW - Metro	36.89%	0.14% 37.72%
NSW - Inner city NSW - Metro NSW - Non metro	36.89% 8.00%	0.14% 37.72% 6.36%
NSW - Inner city NSW - Metro	36.89%	0.14% 37.72%
NSW - Inner city NSW - Metro NSW - Non metro Total NSW	36.89% 8.00% 44.95%	0.14% 37.72% 6.36% 44.23%
NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city	36.89% 8.00% 44.95% 0.00%	0.14% 37.72% 6.36% 44.23% 0.00%
NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Inner city	36.89% 8.00% 44.95% 0.00% 2.46%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73%
NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Metro	36.89% 8.00% 44.95% 0.00% 2.46% 0.00%	0.14% 37.72% 6.36% 44.23% 2.73% 0.00%
NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro	36.89% 8.00% 44.95% 0.00% 2.46%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73%
NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 2.73%
NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 2.73%
NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Metro Total ACT NT - Inner city NT - Inner city NT - Metro	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 2.73% 0.00% 0.27%
NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 2.73% 0.00% 0.27%
NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Inner city	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 2.73% 0.00% 0.27%
NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Mon metro Total NT	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 2.73% 0.00% 0.27% 0.07% 0.34%
NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Non metro Total ACT NT - Inner city NT - Non metro Total NT SA - Inner city	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 2.73% 0.00% 0.27% 0.07% 0.34%
NSW - Inner city NSW - Nom metro Total NSW ACT - Inner city ACT - Nom metro Total ACT NT - Inner city NT - Non metro Total NT SA - Inner city SA - Inner city SA - Metro	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 0.27% 0.27% 0.34% 0.34%
NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Inner city ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.27% 0.00% 3.18% 0.14%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 2.73% 0.00% 0.27% 0.34% 0.34% 0.00% 3.82% 0.09%
NSW - Inner city NSW - Nom metro Total NSW ACT - Inner city ACT - Nom metro Total ACT NT - Inner city NT - Non metro Total NT SA - Inner city SA - Inner city SA - Metro	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 0.27% 0.27% 0.34% 0.34%
NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Inner city ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.27% 0.00% 3.18% 0.14%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 2.73% 0.00% 0.27% 0.34% 0.34% 0.00% 3.82% 0.09%
NSW - Inner city NSW - Non metro Total NSW 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 - Non metro Total SA	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.00% 0.27% 0.00% 3.18% 0.14% 3.32%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 2.73% 0.07% 0.27% 0.07% 0.34% 0.00% 3.82% 0.09%
NSW - Inner city NSW - Metro NSW - Non metro Total NSW 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 - Inner city QLD - Inner city	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 2.73% 0.00% 0.27% 0.34% 0.00% 3.82% 0.09% 3.90%
NSW - Inner city NSW - Non metro Total NSW 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 - Non metro Total SA	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.00% 0.27% 0.00% 3.18% 0.14% 3.32%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 2.73% 0.07% 0.27% 0.07% 0.34% 0.00% 3.82% 0.09%
NSW - Inner city NSW - Metro NSW - Non metro Total NSW 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 - Inner city QLD - Inner city	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 2.73% 0.00% 0.27% 0.34% 0.00% 3.82% 0.09% 3.90%
NSW - Inner city NSW - Nor metro Total NSW 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	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 2.73% 0.07% 0.27% 0.34% 0.07% 0.34% 0.09% 3.82% 0.09% 3.90%
NSW - Inner city NSW - Non metro Total NSW 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 - Non metro Total SA QLD - Inner city QLD - Inner city QLD - Metro QL0 - Non metro	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.00% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 0.27% 0.07% 0.27% 0.07% 0.34% 0.09% 3.82% 0.09% 3.90%
NSW - Inner city NSW - Metro NSW - Non metro Total NSW 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 - Metro QLD - Inner city QLD - Inner city QLD - Non metro Total QLD	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.00% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 0.27% 0.07% 0.27% 0.07% 0.34% 0.09% 3.82% 0.09% 3.90%
NSW - Inner city NSW - Nom metro Total NSW ACT - Inner city ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Inner city SA - Non metro Total SA QLD - Inner city QLD - Inner city QLD - Non metro Total QLD TAS - Inner city	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 2.73% 0.00% 0.27% 0.34% 0.00% 3.82% 0.09% 3.90% 0.13% 8.65% 4.72% 13.50%
NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Inner city ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Inner city SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Metro Total QLD TAS - Inner city TAS - Inner city	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.01% 0.72%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 2.73% 0.00% 0.27% 0.34% 0.07% 0.34% 0.09% 3.82% 0.09% 3.90% 0.13% 8.65% 4.72% 13.50%
NSW - Inner city NSW - Metro NSW - Non metro Total NSW 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 - Non metro Total QLD TAS - Inner city TAS - Metro TAS - Metro	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 2.73% 0.00% 0.27% 0.34% 0.00% 3.82% 0.09% 3.90% 0.13% 8.65% 4.72% 13.50% 0.00% 0.87% 0.15%
NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Inner city ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Inner city SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Metro Total QLD TAS - Inner city TAS - Inner city	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.01% 0.72%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 2.73% 0.00% 0.27% 0.34% 0.07% 0.34% 0.09% 3.82% 0.09% 3.90% 0.13% 8.65% 4.72% 13.50%
NSW - Inner city NSW - No metro Total NSW 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 - Metro QLD - Non metro Total QLD TAS - Inner city TAS - Non metro Total QLD	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.01% 0.72% 0.15% 0.88%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 2.73% 0.07% 0.27% 0.07% 0.34% 0.00% 3.82% 0.09% 3.90% 4.72% 13.50% 0.00% 4.72% 13.50%
NSW - Inner city NSW - Metro NSW - Non metro Total NSW ACT - Inner city ACT - Inner city NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Metro SA - Metro Cub - Inner city QLD - Inner city QLD - Metro QLD - Metro Total QLD TAS - Inner city TAS - Non metro Total QLD TAS - Non metro Total TAS VIC - Inner city VIC - Inner city	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.01% 0.72% 0.15% 0.88%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 2.73% 0.00% 0.27% 0.34% 0.00% 3.82% 0.09% 3.90% 0.13% 8.65% 4.72% 13.50% 0.00%
NSW - Inner city NSW - Netro NSW - Non metro Total NSW 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 - Inner city QLD - Non metro Total QLD TAS - Inner city Commetro Total ACT	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 0.27% 0.07% 0.34% 0.02% 0.34% 0.09% 3.82% 0.09% 3.90% 0.13% 8.65% 4.72% 13.50% 0.08% 0.87% 0.15% 0.12%
NSW - Inner city NSW - Normetro Total NSW ACT - Inner city ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Mormetro SA - Non metro Total SA QLD - Inner city QLD - Inner city QLD - Non metro Total QLD TAS - Inner city CILD - Inner city CIC - Inner city VIC - Inner city VIC - Metro	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 0.27% 0.07% 0.07% 0.34% 0.04% 0.34% 0.09% 3.82% 0.09% 3.90% 0.13% 8.65% 4.72% 13.50% 0.13% 1.02% 0.15% 1.02%
NSW - Inner city NSW - Netro NSW - Non metro Total NSW 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 - Inner city QLD - Non metro Total QLD TAS - Inner city Commetro Total ACT	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 0.27% 0.07% 0.34% 0.02% 0.34% 0.09% 3.82% 0.09% 3.90% 0.13% 8.65% 4.72% 13.50% 0.08% 0.87% 0.15% 0.12%
NSW - Inner city NSW - Netro NSW - Nom metro Total NSW ACT - Inner city ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Inner city SA - Non metro Total SA QLD - Inner city QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Metro SA - Inner city TAS - Metro Total ACT VIC - Inner city VIC - Non metro Total TAS	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36%	0.14% 37.72% 6.35% 44.23% 0.00% 2.73% 0.00% 2.73% 0.07% 0.27% 0.34% 0.07% 0.34% 0.07% 0.34% 0.09% 3.82% 0.09% 3.90% 0.13% 8.65% 4.72% 13.50% 0.00% 0.15% 1.02% 0.00% 21.68% 1.55% 23.23%
NSW - Inner city NSW - Netro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Non metro Total NT SA - Inner city SA - Inner city 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 - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total TAS	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 22.32% 1.85% 25.36%	0.14% 37.72% 6.33% 44.23% 0.00% 2.73% 0.00% 0.27% 0.07% 0.27% 0.34% 0.09% 3.82% 0.09% 3.90% 0.13% 8.65% 4.72% 13.50% 0.13% 1.02% 0.15% 1.02% 23.23%
NSW - Inner city NSW - Nom metro Total NSW 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 - Metro Total QLD TAS - Inner city TAS - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Metro Total TAS	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% 9.22%	0.14% 37.72% 6.35% 44.23% 0.00% 2.73% 0.00% 0.27% 0.34% 0.07% 0.34% 0.09% 3.82% 0.09% 3.90% 0.13% 8.65% 4.72% 13.50% 0.00% 2.1.65% 1.02% 0.00% 21.65% 23.23%
NSW - Inner city NSW - Netro NSW - Nom metro Total NSW ACT - Inner city ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Inner city SA - Non metro Total SA QLD - Inner city QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Metro QLD - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.09% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 22.32% 1.85% 25.36%	0.14% 37.72% 6.35% 44.23% 0.00% 2.73% 0.00% 2.73% 0.07% 0.27% 0.34% 0.07% 0.34% 0.07% 0.34% 0.09% 3.82% 0.09% 3.90% 0.13% 8.65% 4.72% 13.50% 0.87% 0.15% 1.02% 0.00% 21.68% 1.55% 23.23% 0.03%
NSW - Inner city NSW - Nom metro Total NSW 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 - Metro Total QLD TAS - Inner city TAS - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Metro Total TAS	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% 9.22%	0.14% 37.72% 6.35% 44.23% 0.00% 2.73% 0.00% 0.27% 0.34% 0.07% 0.34% 0.09% 3.82% 0.09% 3.90% 0.13% 8.65% 4.72% 13.50% 0.00% 2.1.65% 1.02% 0.00% 21.65% 23.23%
NSW - Inner city NSW - Nor metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Netro NT - Non metro Total NT SA - Inner city SA - Inner city SA - Non metro Total SA QLD - Inner city QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Inner city TAS - Inner city QLO - 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 - Non metro Total WA	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.27% 0.27% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% 9.22% 0.16% 9.42%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 2.73% 0.07% 0.27% 0.07% 0.34% 0.09% 3.90% 3.90% 0.13% 4.72% 13.50% 0.00% 0.13% 1.02% 0.00% 21.68% 1.55% 23.23% 0.03%
NSW - Inner city NSW - Netro Total NSW ACT - Inner city ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Inner city SA - Non metro Total SA QLD - Inner city QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Non metro Total ACT 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 - Metro WA - Non metro Total VIC	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.09% 0.27% 0.00% 3.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 22.32% 1.85% 25.36%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 0.27% 0.07% 0.34% 0.07% 0.34% 0.09% 3.90% 3.90% 0.13% 8.65% 4.72% 13.50% 0.13% 0.00% 21.68% 1.55% 23.23% 0.03% 0.15% 1.55% 23.23%
NSW - Inner city NSW - Nor metro Total NSW ACT - Inner city ACT - Non metro Total ACT NT - Inner city NT - Nor metro Total ACT SA - Inner city 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 - Metro QLD - Non metro Total QLD TAS - Inner city CT - Inner city VIC - Inner city VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Non metro Total WA Total Inner City Total Inner City	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% 9.22% 0.16% 9.42% 0.36% 84.58%	0.14% 37.72% 6.36% 2.73% 0.00% 2.73% 0.00% 0.27% 0.07% 0.34% 0.09% 3.82% 0.09% 3.90% 0.13% 8.65% 4.72% 13.50% 0.00% 0.87% 0.13% 2.68% 1.55% 23.23% 0.03% 10.54% 0.04% 2.68% 1.55% 23.23%
NSW - Inner city NSW - Netro Total NSW ACT - Inner city ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Inner city SA - Non metro Total SA QLD - Inner city QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Non metro Total ACT VIC - Inner city VIC - Inner city VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total VIC	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.09% 0.27% 0.00% 3.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 22.32% 1.85% 25.36%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 2.73% 0.07% 0.27% 0.34% 0.07% 0.34% 0.09% 3.90% 0.13% 8.65% 4.72% 13.50% 0.09% 0.15% 1.02% 1.55% 23.23% 0.03% 10.54% 0.03%
NSW - Inner city NSW - Nor metro Total NSW ACT - Inner city 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 - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Metro QLD - Non metro Total AC VIC - Inner city VIC - Inner city VIC - Inner city VIC - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total INS	36.89% 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% 9.22% 0.16% 9.42% 0.36% 84.58%	0.14% 37.72% 6.36% 44.23% 0.00% 2.73% 0.00% 0.27% 0.07% 0.34% 0.00% 3.82% 0.09% 3.90% 0.15% 0.15% 0.15% 2.2.3% 0.00% 0.87% 0.15% 2.2.3% 0.00% 0.87% 0.15% 2.2.3% 0.03% 1.02%

ARREARS \$ % (scheduled balance basis)	31-60	<u>61-90</u>	<u>90+</u>	Total
Feb-22	0.14%	0.12%	0.24%	0.50%
Mar-22	0.03%	0.00%	0.27%	0.30%
Apr-22	0.18%	0.03%	0.28%	0.49%
May-22	0.29%	0.07%	0.32%	0.68%
Jun-22	0.10%	0.00%	0.40%	0.50%
Jul-22	0.17%	0.00%	0.41%	0.58%
Aug-22	0.17%	0.05%	0.28%	0.50%
Sep-22	0.03%	0.05%	0.29%	0.36%
Oct-22	0.23%	0.00%	0.35%	0.58%
Nov-22	0.30%	0.00%	0.32%	0.62%
Dec-22	0.30%	0.03%		0.82%
Jan-23	0.16%	0.03%	0.19% 0.14%	0.34%
Jd1-25	0.16%	0.05%	0.14%	0.54%
MORTGAGE SAFETY NET (Includes COV-19)	No of Accounts	Amount (\$)		
Feb-22	7	2,098,958		
Mar-22	5	749,673		
Apr-22	4	753,345		
May-22	5	997,279		
Jun-22	6	1,095,782		
Jul-22	6	1,097,376		
	3	385,196		
Aug-22				
Sep-22	3	384,945		
Oct-22	3	385,046		
Nov-22	1	196,830		
Dec-22		-		
Jan-23	-	-		
COVID-19 HARDSHIP	No of Accounts	Amount (\$)		
Jan-22	to or Accounts			
	-	-		
Feb-22	-	-		
Mar-22	-	-		
Apr-22	-	-		
May-22	-	-		
Jun-22	-			
Jul-22				
	-			
Aug-22	-	-		
Sep-22	-	-		
Oct-22	-	-		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Feb-22	-	-		
Mar-22	-	-		
Apr-22				
Api-22	-	-		
May-22	-	-		
May-22 Jun-22	-	-		
May-22	-	-		
May-22 Jun-22	-	-		
May-22 Jun-22 Jul-22	-	-		
May-22 Jun-22 Jul-22 Aug-22		-		
May-22 Jun-22 Jul-22 Aug-22 Sep-22		-		
May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22	-			
May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 Nov-22	-			
May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 Jan-23	-	-		
May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 PRINCIPAL LOSS	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	LMI payment (AS)	<u>Net loss</u>
May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 PRINCIPAL LOSS 2020	- <u>Gross Loss</u> -	- <u>LMI claim (A\$)</u> -		-
May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 PRINCIPAL LOSS 2020 2021	-	-	LMI payment (AS) -	<u>Net loss</u>
May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 PRINCIPAL LOSS 2020 2021 2021	- <u>Gross Loss</u> -	- <u>LMI claim (A\$)</u> -		-
May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 PRINCIPAL LOSS 2020 2021 2022 2023	- Gross Loss - - - -	- <u>LMI claim (A\$)</u> -		
May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 PRINCIPAL LOSS 2020 2021 2021	- <u>Gross Loss</u> -	- <u>LMI claim (A\$)</u> -		-
May-22 Jun-22 Jun-22 Jul-22 Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 PRINCIPAL LOSS 2020 2021 2021 2022 2023 Total	Gross Loss - - - - - - - - -	- <u>LMI claim (A\$)</u> - - - - -		
May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Nov-22 Dec-22 Jan-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD	- Gross Loss - - - - - - - - - - - - - - - - - 	- <u>LMI claim (A\$)</u> - - - - - - - - - -	Opening Bond Balance	
May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Dec-22 Jan-23 PRINCIPAL LOSS 2020 2021 2022 2021 2022 2023 Total EXCESS SPREAD Feb-22	- Gross Loss - - - - - - - - - - - - - - - - - -	- <u>LMI claim (AS)</u> - - - - - - - - - - - - - - - - - - -	Opening Bond Balance \$ 575,339,584	
May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 Dec-22 Jan-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Feb-22 Mar-22	- Gross Loss - - - - - - - - - - - - - - - - - -	- <u>LMI claim (A\$)</u> - - - - - - - - - - - - -	Opening Bond Balance \$ 575,339,584 \$ 556,999,274	
May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 Dec-22 Jan-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Feb-22 Mar-22 Apr-22	- <u>Gross Loss</u> - - - - - - - - - - - - - - - - - -	- <u>LMI claim (A\$)</u> - - - - - - - - - - - - -	Opening Bond Balance           \$ 575,339,584           \$ 556,999,274           \$ 539,520,602	
May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 Dec-22 Jan-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Feb-22 Mar-22 Apr-22 May-22	- Gross Loss - - - - - - - - - - - - - - - - - -	- <u>LMI claim (AS)</u> - - - - - - - - - - - - - - - - - - -	Opening Bond Balance           \$ 575,339,584           \$ 556,999,274           \$ 539,520,602           \$ 522,070,389	
May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 Dec-22 Jan-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Feb-22 Mar-22 Apr-22 May-22 Jun-22	- <u>Gross Loss</u> - - - - - - - - - - - - - - - - - -	- <u>LMI claim (A\$)</u> - - - - - - - - - - - - -	Opening Bond Balance           \$ 575,339,584           \$ 556,999,274           \$ 539,520,602           \$ 522,070,389           \$ 505,613,607	
May-22 Jun-22 Jun-22 Jun-22 Sep-22 Oct-22 Dec-22 Jan-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXESS SPREAD Feb-22 Mar-22 Apr-22 May-22 Jun-22 Jun-22	- Gross Loss - - - - - - - - - - - - - - - - - -	- <u>LMI claim (AS)</u> - - - - - - - - - - - - -	Opening Bond Balance           \$ 575,339,584           \$ 556,999,274           \$ 539,520,602           \$ 522,070,389           \$ 505,613,607           \$ 491,005,338	
May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 Dec-22 Jan-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Feb-22 Mar-22 Apr-22 May-22 Jun-22 Jun-22 Jun-22	- Gross Loss - - - - - - - - - - - - - - - - - -	- <u>LMI claim (AS)</u> - - - - - - - - - - - - -	Opening Bond Balance           \$ 575,339,584           \$ 556,939,274           \$ 539,520,602           \$ 522,070,389           \$ 505,613,607           \$ 491,005,338           \$ 477,297,712	
May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 Dec-22 Jan-23 PRINCIPAL LOSS 2020 2021 2021 2022 2023 Total EXCESS SPREAD Feb-22 Mar-22 Apr-22 May-22 Jun-22 Jun-22 Jun-22 Jun-22 Sep-22	- Gross Loss - - - - - - - - - - - - -	- <u>LMI claim (AS)</u> - - - <u>Excess Spread % p.a</u> 0.74% 0.76% 0.43% 0.68% 0.52% 0.00% 0.52%	Opening Bond Balance           \$ 575,339,584           \$ 556,999,274           \$ 539,520,602           \$ 505,613,607           \$ 491,005,338           \$ 477,297,712           \$ 460,097,332	
May-22 Jun-22 Jun-22 Jun-22 Sep-22 Oct-22 Dec-22 Jan-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Feb-22 Mar-22 Apr-22 May-22 Jun-22 Sep-22 Sep-22 Oct-22	- Gross Loss - - - - - - - - - - - - -	- <u>LMI claim (A\$)</u> - - - - - - - - - - - - -	Opening Bond Balance           \$ 575,339,584           \$ 556,999,274           \$ 539,520,602           \$ 505,613,607           \$ 491,005,338           \$ 477,297,712           \$ 460,097,332           \$ 449,511,561	
May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 Dec-22 Jan-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Feb-22 Mar-22 Apr-22 May-22 Jun-22 Jun-22 Jun-22 Sep-22 Oct-22 Sep-22 Oct-22 Nov-22	- Gross Loss - - - - - - - - - - - - -	- <u>LMI claim (AS)</u> - - - - - - - - - - - - -	Opening Bond Balance           \$         575,339,584           \$         556,999,274           \$         539,520,602           \$         522,070,389           \$         505,613,607           \$         491,005,338           \$         477,297,712           \$         460,097,332           \$         449,511,561           \$         435,675,819	
May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 Dec-22 Jan-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Feb-22 Mar-22 Apr-22 Jun-22 Jun-22 Jun-22 Jun-22 Sep-22 Oct-22 Sep-22 Oct-22 Nov-22 Dec-22 Jun-22 Jun-22 Jun-22 Jun-22 Sep-22 Oct-22 Nov-22 Dec-22 Sep-22 Nov-22 Dec-22 Sep-22	Gross Loss - - - - - - - - - - - - -	- LMI claim (AS) - - - - - - - - - - - - - - - - - - -	Opening Bond Balance           \$ 575,339,584           \$ 556,999,274           \$ 539,520,602           \$ 522,070,389           \$ 505,613,607           \$ 491,005,338           \$ 477,297,712           \$ 460,097,332           \$ 435,675,819           \$ 421,813,405	
May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 Dec-22 Jan-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Feb-22 Mar-22 Apr-22 Apr-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-23	- Gross Loss - - - - - - - - - - - - -	- <u>LMI claim (AS)</u> - - - - - - - - - - - - -	Opening Bond Balance           \$ 575,339,584           \$ 556,999,274           \$ 539,520,602           \$ 522,070,389           \$ 505,613,607           \$ 491,005,338           \$ 477,297,712           \$ 460,097,332           \$ 435,675,819           \$ 421,813,405	
May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 Dec-22 Jan-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Feb-22 Mar-22 Apr-22 Jun-22 Jun-22 Jun-22 Jun-22 Sep-22 Oct-22 Sep-22 Oct-22 Nov-22 Dec-22 Jun-22 Jun-22 Jun-22 Jun-22 Sep-22 Oct-22 Nov-22 Dec-22 Sep-22 Nov-22 Dec-22 Sep-22	Gross Loss - - - - - - - - - - - - -	- LMI claim (AS) - - - - - - - - - - - - - - - - - - -	Opening Bond Balance           \$ 575,339,584           \$ 556,999,274           \$ 539,520,602           \$ 522,070,389           \$ 505,613,607           \$ 491,005,338           \$ 477,297,712           \$ 460,097,332           \$ 435,675,819           \$ 421,813,405	
May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 Dec-22 Jan-23 PRINCIPAL LOSS 2020 2021 2022 2023 Total EXCESS SPREAD Feb-22 Mar-22 Apr-22 May-22 Jun-23 Jun-23 Total	- Gross Loss - - - - - - - - - - - - -	- LMI claim (AS) - - - - - - - - - - - - - - - - - - -	Opening Bond Balance           \$ 575,339,584           \$ 556,999,274           \$ 539,520,602           \$ 522,070,389           \$ 505,613,607           \$ 491,005,338           \$ 477,297,712           \$ 460,097,332           \$ 435,675,819           \$ 421,813,405	
May-22         Jun-22         Jun-22         Aug-22         Sep-22         Oct-22         Nov-22         Dec-23         Jan-23         PRINCIPAL LOSS         2020         2021         2022         2023         Total         EXCESS SPREAD         Feb-22         Mar-22         Apr-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-23         Total         AnnuALISED CPR	- Gross Loss - - - - - - - - - - - - -	- LMI claim (AS) - - - - - - - - - - - - - - - - - - -	Opening Bond Balance           \$ 575,339,584           \$ 556,999,274           \$ 539,520,602           \$ 522,070,389           \$ 505,613,607           \$ 491,005,338           \$ 477,297,712           \$ 460,097,332           \$ 435,675,819           \$ 421,813,405	
May-22         Jun-22         Jun-22         Sep-22         Oct-22         Nov-22         Dec-22         Jan-23         PRINCIPAL LOSS         2020         2021         2022         2023         Total         EXCESS SPREAD         Feb-22         Mar-22         Apr-22         Jun-22         Jun-22         Aug-22         Jun-22         Aug-22         Jun-22         Aug-22         Jun-23         Total         Anvulauised CPR         Feb-22		- LMI claim (AS) - - - - - - - - - - - - - - - - - - -	Opening Bond Balance           \$ 575,339,584           \$ 556,999,274           \$ 539,520,602           \$ 522,070,389           \$ 505,613,607           \$ 491,005,338           \$ 477,297,712           \$ 460,097,332           \$ 435,675,819           \$ 421,813,405	
May-22         Jun-22         Jun-22         Aug-22         Sep-22         Oct-22         Dec-22         Jan-23         PRINCIPAL LOSS         2020         2021         2022         2023         Total         EXCESS SPREAD         Feb-22         May-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-23         Total         AnnuAlised CPR         Feb-22         Mar-23         Total	- Gross Loss - - - - - - - - - - - - -	- LMI claim (AS) - - - - - - - - - - - - - - - - - - -	Opening Bond Balance           \$ 575,339,584           \$ 556,999,274           \$ 539,520,602           \$ 522,070,389           \$ 505,613,607           \$ 491,005,338           \$ 477,297,712           \$ 460,097,332           \$ 435,675,819           \$ 421,813,405	
May-22         Jun-22         Jun-22         Aug-22         Sep-22         Oct-22         Nov-22         Dec-23         Jan-23         PRINCIPAL LOSS         2020         2021         2022         2023         Total         EXCESS SPREAD         Feb-22         Mar-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-23         Total         Aug-21         Nov-22         Dec-22         Jan-23         Total         ANNUALISED CPR         Feb-22         Mar-22         Apr-22         Jun-23         Total	- Gross Loss - - - - - - - - - - - - -	- LMI claim (AS) - - - - - - - - - - - - - - - - - - -	Opening Bond Balance           \$ 575,339,584           \$ 556,999,274           \$ 539,520,602           \$ 522,070,389           \$ 505,613,607           \$ 491,005,338           \$ 477,297,712           \$ 460,097,332           \$ 435,675,819           \$ 421,813,405	
May-22         Jun-22         Jun-22         Sep-22         Oct-22         Nov-22         Dec-22         Jan-23         PRINCIPAL LOSS         2020         2021         2022         2023         Total         EXCESS SPREAD         Feb-22         Mar-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-23         Total         AnnuAulSED CPR         Feb-22         Mar-22         Jan-23         Total	- Gross Loss - - - - - - - - - - - - -	- LMI claim (AS) - - - - - - - - - - - - - - - - - - -	Opening Bond Balance           \$ 575,339,584           \$ 556,999,274           \$ 539,520,602           \$ 522,070,389           \$ 505,613,607           \$ 491,005,338           \$ 477,297,712           \$ 460,097,332           \$ 435,675,819           \$ 421,813,405	
May-22         Jun-22         Jun-22         Aug-22         Sep-22         Oct-22         Dec-22         Jan-23         PRINCIPAL LOSS         2020         2021         2022         2023         Total         EXCESS SPREAD         Feb-22         Mar-22         Jun-23         Jun-22         Jun-22         Jun-23         Total         ANNUALISED CPR         Feb-22         Mar-23         Jan-23         Total         ANNUALISED CPR         Feb-22         Mar-22         Jan-23         Total         ANNUALISED CPR         Feb-22         Mar-22         Jan-23         Total         Anr-22         Jan-23         Total         Anr-22         Mar-22         Mar-22         Mar-22         Mar-22         Mar-22         Mar-22         Mar-22         Mar-22	- Gross Loss - - - - - - - - - - - - -	- LMI claim (AS) - - - - - - - - - - - - - - - - - - -	Opening Bond Balance           \$ 575,339,584           \$ 556,999,274           \$ 539,520,602           \$ 522,070,389           \$ 505,613,607           \$ 491,005,338           \$ 477,297,712           \$ 460,097,332           \$ 435,675,819           \$ 421,813,405	
May-22         Jun-22         Jun-22         Aug-22         Sep-22         Oct-22         Nov-22         Dec-23         Jan-23         PRINCIPAL LOSS         2020         2021         2022         2023         Total         EXCESS SPREAD         Feb-22         Mar-22         Jun-22         Jun-23         Total         Aug-22         Jan-23         Total         ANNUALISED CPR         Feb-22         Mar-22         Jun-22         Jun-22         Jun-22         Jun-22	- Gross Loss - - - - - - - - - - - - -	- LMI claim (AS) - - - - - - - - - - - - - - - - - - -	Opening Bond Balance           \$ 575,339,584           \$ 556,999,274           \$ 539,520,602           \$ 522,070,389           \$ 505,613,607           \$ 491,005,338           \$ 477,297,712           \$ 460,097,332           \$ 435,675,819           \$ 421,813,405	
May-22         Jun-22         Jun-22         Aug-22         Sep-22         Oct-22         Nov-22         Dec-22         Jan-23         PRINCIPAL LOSS         2020         2021         2022         2023         Total         EXCESS SPREAD         Feb-22         Mar-22         Apr-22         Jun-22         Jun-23         Total         AnnuALISED CPR         Feb-22         Mar-22         Apr-22         Mar-22         Apr-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-22	- Gross Loss - - - - - - - - - - - - -	- LMI claim (AS) - - - - - - - - - - - - - - - - - - -	Opening Bond Balance           \$ 575,339,584           \$ 556,999,274           \$ 539,520,602           \$ 522,070,389           \$ 505,613,607           \$ 491,005,338           \$ 477,297,712           \$ 460,097,332           \$ 435,675,819           \$ 421,813,405	
May-22         Jun-22         Jun-22         Aug-22         Sep-22         Oct-22         Nov-22         Dec-22         Jan-23         PRINCIPAL LOSS         2020         2021         2022         2023         Total         EXCESS SPREAD         Feb-22         May-22         Jun-22         Jul-22         Aug-22         Jun-22         Jul-22         Aug-22         Jun-23         Total         AnnuLulised CPR         Feb-22         Mar-22         Jun-23         Total         AnnuLulised CPR         Feb-22         Mar-22         Jun-23         Total         Aug-22         Jun-23         Total         Aug-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-23      <	Gross Loss  Gross Loss  Excess Spread (AS)  Excess Spread (AS)  State of the second se	- LMI claim (AS) - - - - - - - - - - - - - - - - - - -	Opening Bond Balance           \$ 575,339,584           \$ 556,999,274           \$ 539,520,602           \$ 522,070,389           \$ 505,613,607           \$ 491,005,338           \$ 477,297,712           \$ 460,097,332           \$ 435,675,819           \$ 421,813,405	
May-22         Jun-22         Jun-22         Aug-22         Sep-22         Oct-22         Nov-22         Dec-22         Jan-23         PRINCIPAL LOSS         2020         2021         2022         2023         Total         EXCESS SPREAD         Feb-22         Mar-22         Jun-22         Jun-22         Jun-22         Jun-23         Total         Aug-22         Jun-22         Jun-22         Jun-23         Total         Aug-22         Jun-22         Jun-23         Total         Aug-22         Jan-33         Total         AnnuAulised CPR         Feb-22         Mar-22         Jun-22	- Gross Loss - - - - - - - - - - - - -	- LMI claim (AS) - - - - - - - - - - - - - - - - - - -	Opening Bond Balance           \$ 575,339,584           \$ 556,999,274           \$ 539,520,602           \$ 522,070,389           \$ 505,613,607           \$ 491,005,338           \$ 477,297,712           \$ 460,097,332           \$ 435,675,819           \$ 421,813,405	
May-22         Jun-22         Jun-22         Aug-22         Sep-22         Oct-22         Dec-22         Jan-23         PRINCIPAL LOSS         2020         2021         2022         2023         Total         EXCESS SPREAD         Feb-22         Mar-22         Apr-22         Jun-22         May-22         Jun-23         Total         AnnuLALISED CPR         Feb-22         Mar-22         Apr-22         Mar-22         Jun-23         Total         Aug-22         Jun-22         Jun-23         Total         Aug-22         Jun-22         Aug-22         Jun-23         Jun-24         Jun-25         Jun-22	Gross Loss  Gross Loss  Facess Spread (AS)  S54,672.37  S51,090.09  191,825.35  294,762.39  219,656.45  7273,319.50  197,472.11  90,839.63  261,561.67  346,358.61  2,581,558.17  CPR % p.a  28.82% 28.35% 29.17% 28.40% 26.12% 25.46% 32.67% 21.12% 28.49% 29.47%	- LMI claim (AS) - - - - - - - - - - - - - - - - - - -	Opening Bond Balance           \$ 575,339,584           \$ 556,999,274           \$ 539,520,602           \$ 522,070,389           \$ 505,613,607           \$ 491,005,338           \$ 477,297,712           \$ 460,097,332           \$ 435,675,819           \$ 421,813,405	
May-22         Jun-22         Jun-22         Jun-22         Sep-22         Oct-22         Nov-22         Dec-22         Jan-23         PRINCIPAL LOSS         2020         2021         2022         2023         Total         EXCESS SPREAD         Feb-22         Mar-22         Apr-22         Jun-22         Jun-22         Jun-22         Aug-22         Jun-22         Aug-22         Jun-22         Aug-22         Jun-23         Total         AnnuAliseD CPR         Feb-22         Mar-22         Jun-23         Total         Aug-22         Jun-23         Total         Anr-22         Apr-22         Jun-23         Total         Aug-22         Jun-22         Aug-22         Jun-23         Total         Aug-22         Jun-22         Aug-22         <	- Gross Loss	- LMI claim (AS) - - - - - - - - - - - - - - - - - - -	Opening Bond Balance           \$ 575,339,584           \$ 556,999,274           \$ 539,520,602           \$ 522,070,389           \$ 505,613,607           \$ 491,005,338           \$ 477,297,712           \$ 460,097,332           \$ 435,675,819           \$ 421,813,405	
May-22         Jun-22         Jun-22         Aug-22         Sep-22         Oct-22         Dec-22         Jan-23         PRINCIPAL LOSS         2020         2021         2022         2023         Total         EXCESS SPREAD         Feb-22         Mar-22         Apr-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-22         Jun-23         Total         AnnuLALISED CPR         Feb-22         Mar-22         Apr-22         Jun-23         Total         Aug-22         Jun-23         Mar-22	Gross Loss  Gross Loss  Facess Spread (AS)  S54,672.37  S51,090.09  191,825.35  294,762.39  219,656.45  7273,319.50  197,472.11  90,839.63  261,561.67  346,358.61  2,581,558.17  CPR % p.a  28.82% 28.35% 29.17% 28.40% 26.12% 25.46% 32.67% 21.12% 28.49% 29.47%	- LMI claim (AS) - - - - - - - - - - - - - - - - - - -	Opening Bond Balance           \$ 575,339,584           \$ 556,999,274           \$ 539,520,602           \$ 522,070,389           \$ 505,613,607           \$ 491,005,338           \$ 477,297,712           \$ 460,097,332           \$ 435,675,819           \$ 421,813,405	

RESERVES	Available	Drawn	
Principal Draw		-	
Liquidity Reserve Account	3,412,119.17	-	
Income Reserve	150,000.00	-	
SUPPORTING RATINGS			
Role	Party	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 Warehouse Trust	t No .1	
Back-Up Servicer:	Perpetual Trustee (Cold)		