PROGRESS 2016-1 TRUST

Friday, 21 October 2022

Progress 2016-1 Trust Perpetual Trustee Company Limited Transaction Name: Trustee:

P.T. Limited
AMP Bank Limited
AMP Bank Limited
Tuesday, 27th September 2016
Friday, 21th February 2048
The 21st day of each month
Sydney & Melbourne
Three Business Days before each Payment Date. Security Trustee:
Originator:
Servicer & Custodian:
Issue Date:
Maturity Date:
Payment Date:
Business Day for Payments:
Determination Date & Ex-Interest Date:

	<u>Base</u>	Margin	Interest Calculation
Class A Notes	1 M BBSW	123bps	Actual/365
Class AB Notes	1 M BBSW	180bps	Actual/365
Class B Notes	1 M BBSW	220bps	Actual/365
Class C Notes	1 M BBSW	315bps	Actual/365
Class D Notes	1 M BBSW	595bps	Actual/365

			Current Invested				
	Currency	Initial Stated Amount	Amount	Current Stated Amount	Percentages at Issue	Current Percentages	Rating S&P/Moodys
	A\$	690,000,000.00	121,431,061.18	121,431,061.18	92.00%	83.91%	AAA / Aaa
Class AB Notes	A\$	37,950,000.00	14,727,353.65	14,727,353.65	5.06%	10.18%	AAA /n.r
Class B Notes	A\$	12,900,000.00	5,006,136.01	5,006,136.01	1.72%	3.46%	AA+/n.r.
Class C Notes	A\$	8,100,000.00	3,143,387.74	3,143,387.74	1.08%	2.17%	A+/n.r.
Class D Notes	A\$	1,050,000.00	407,476.19	407,476.19	0.14%	0.28%	n.r/n.r.
TOTAL	·	750 000 000 00	1// 715 /1/ 77	1/// 715 //1/ 77	100.00%	100.00%	·

Current Payment Date:	Fi	riday, 21 October 2022					
	Pre Payment						
	Date Bond				Interest Payment (per	Principal Payment	Post Payment Date Bond
	Factors	Coupon Rate	Coupon Rate Reset Date	Initial Issued Notes (No.)	security)	(per security)	Factors
Class A Notes	0.1793	3.7348%	21-Oct-22	690,000	0.55	3.31	0.1760
Class AB Notes	0.3954	4.3048%	21-Oct-22	37,950	1.40	7.30	0.3881
Class B Notes	0.3954	4.7048%	21-Oct-22	12,900	1.53	7.30	0.3881
Class C Notes	0.3954	5.6548%	21-Oct-22	8,100	1.84	7.30	0.3881
Class D Notes	0.3954	8.4548%	21-Oct-22	1,050	2.75	7.30	0.3881
TOTAL				750,000	8.06	32.50	

COLLATERAL INFORMATION	At Issue	<u>Sep - 22</u>
Total pool size:	\$742,931,233.00	\$143,485,333.74
Total Number Of Loans (UnConsolidated):	3582	965
Total number of loans (consolidating split loans):	2345	676
Average loan Size:	\$316,815.00	\$212,256.41
Maximum loan size:	\$993,677.00	\$840,196.24
Total property value:	\$1,305,952,265.00	\$393,038,532.25
Number of Properties:	2501	712
Average property value:	\$522,172.00	\$552,020.41
Average current LVR:	60.44%	40.76%
Average Term to Maturity (months):	316	237.39
Maximum Remaining Term to Maturity (months):	358	284.19
Weighted Average Seasoning (months):	34	105.19
Weighted Average Current LVR:	65.15%	53.87%
Weighted Average Term to Maturity (months):	309	248.28
% of pool with loans > \$500,000:	25.14%	15.00%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	92.83%	113.61%
% Fixed Rate Loans(Value):	24.55%	11.04%
% Interst Only loans (Value):	33.60%	5.50%
Weighted Average Mortgage Interest:	4.42%	5.05%
Investment Loans:	23.83%	30.96%
Note: Loan purpose determines investment lending classification from 01/03/2019		
Outstanding Balance Distribution	\$ % at Issue	Sep - 22
≤\$0	0.00%	-0.25%
> \$0 and ≤ \$100,000	1.34%	4.47%
> \$100,000 and ≤ \$150,000	2.94%	5.62%
> \$150,000 and ≤ \$200,000	5.33%	10.60%
> \$200,000 and ≤ \$250,000	10.00%	13.39%
> \$250,000 and ≤ \$300,000	13.60%	15.21%
> \$300,000 and ≤ \$350,000	12.28%	12.67%
> \$350,000 and ≤ \$400,000	11.54%	11.50%
> \$400,000 and ≤ \$450,000	10.31%	6.21%
> \$450,000 and ≤ \$500,000	7.52%	5.59%
> \$500,000 and ≤ \$550,000	6.23%	2.93%
> \$550,000 and ≤ \$600,000	4.36%	2.79%
> \$600,000 and ≤ \$650,000	3.43%	2.62%
> \$650,000 and ≤ \$700,000	2.64%	0.46%
> \$700,000 and ≤ \$750,000	1.84%	3.98%
> \$750,000 and ≤ \$800,000	1.57%	1.06%
> \$800,000 and ≤ \$850,000	2.20%	1.15%
> \$850,000 and ≤ \$900,000	0.59%	0.00%
> \$900,000 and ≤ \$950,000	1.49%	0.00%
> \$950,000 and ≤ \$1,000,000	0.79%	0.00%
Total	100.00%	100.00%

utstanding Balance LVR Distribution 0% 0% and ≤ 25%	\$ % at Issue	Sep - 22
	0.00%	-0.25%
	8.74%	8.08%
25% and ≤ 30%	2.64%	4.19%
30% and ≤ 35%	3.20%	5.59%
5% and ≤ 40%	3.67%	6.75%
0% and ≤ 45%	4.05%	6.23%
5% and ≤ 50%	4.86%	7.55%
0% and ≤ 55%	5.42%	7.67%
5% and ≤ 60%	6.18%	9.02%
0% and ≤ 65%	8.14%	12.68%
% and ≤ 70%	9.64%	13.62%
% and ≤ 75%	15.18%	9.82%
% and ≤ 80%	16.89%	5.33%
% and ≤ 85%	4.65%	1.37%
% and ≤ 90%	5.88%	1.60%
% and ≤ 95%	0.85%	0.32%
% and ≤ 100%	0.00%	0.00%
0%	0.00%	0.45%
,,,	100.00%	100.00%
gage Insurance	\$ % at Issue	Sep - 22
vorth	13.86%	13.01%
	86.14%	85.79%
ured	0.00%	1.20%
	100.00%	100.00%
	. •••••	223.00%
ning Analysis	\$ % at Issue	Sep - 22
hs and ≤ 3 mths	0.33%	0.00%
ths and ≤ 6 mths	1.25%	0.00%
ths and ≤ 9 mths	0.75%	0.00%
		0.00%
ths and ≤ 12 mths nths and ≤ 15 mths	0.66% 5.71%	0.00%
	5.71%	
nths and ≤ 18 mths	10.39%	0.00%
mths and ≤ 21 mths	6.91%	0.00%
mths and ≤ 24 mths	4.49%	0.00%
mths and ≤ 36 mths	40.49%	0.00%
mths and ≤ 48 mths	14.44%	0.00%
mths and ≤ 60 mths	5.64%	0.00%
mths and ≤ 72 mths	2.74%	0.00%
mths and ≤ 84 mths	1.60%	2.16%
mths and ≤ 96 mths	2.08%	24.86%
mths and ≤ 108 mths	1.05%	44.62%
8 mths and ≤ 120 mths	0.40%	16.35%
10 mths	1.06%	12.02%
I	100.00%	100.00%
aphic Distribution	\$ % at Issue	Sep - 22
Metro	1.71%	1.57%
CT	1.71%	1.57%
nner city	0.18%	0.34%
Metro	29.70%	27.91%
Non metro	10.39%	8.68%
SW	40.27%	36.92%
###	.0.2770	30.52/6
etro	0.28%	0.00%
etro on metro		
	0.15%	0.28%
Т	0.43%	0.28%
Inner alle.	0.050/	
Inner city	0.05%	0.21%
Metro	8.49%	9.05%
Non metro	5.85%	6.66%
QLD	14.39%	15.92%
nner city	0.07%	0.00%
Metro	6.19%	5.20%
Ion metro	0.62%	0.58%
5A	6.88%	5.77%
	0.070/	0.30%
Inner city	0.07%	
	0.07%	0.22%
Metro		0.22% 0.31%
Metro Non metro	0.53%	
Metro Non metro	0.53% 0.45%	0.31%
Metro Non metro TAS	0.53% 0.45% 1.05%	0.31% 0.83%
Metro Non metro TAS Inner city	0.53% 0.45% 1.05% 0.36%	0.31% 0.83% 0.00%
Metro Non metro TAS Inner city Metro	0.53% 0.45% 1.05% 0.36% 17.39%	0.31% 0.83% 0.00% 12.65%
Metro Non metro TAS nner city Metro Von metro	0.53% 0.45% 1.05% 0.36% 17.39% 2.52%	0.31% 0.83% 0.00% 12.65% 2.74%
Metro Non metro TAS Inner city Metro Non metro	0.53% 0.45% 1.05% 0.36% 17.39%	0.31% 0.83% 0.00% 12.65% 2.74%
Metro Non metro TAS Inner city Metro Non metro VIC	0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26%	0.31% 0.83% 0.00% 12.65% 2.74% 15.39%
Metro Non metro TAS Inner city Metro Non metro VIC Inner city	0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26%	0.31% 0.83% 0.00% 12.65% 2.74% 15.39% 0.16%
Metro Non metro TAS Inner city Non metro VIC Inner city Metro	0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71%	0.31% 0.83% 0.00% 12.65% 2.74% 15.39% 0.16% 20.84%
Metro TAS Inner city Metro VIC Inner city Metro Non metro Non metro	0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08%	0.31% 0.83% 0.00% 12.65% 2.74% 15.39% 0.16% 20.84% 2.30%
Metro TAS Inner city Metro Non metro VIC Inner city Metro Non metro Non metro	0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71%	0.31% 0.83% 0.00% 12.65% 2.74% 15.39% 0.16% 20.84%
Metro Non metro TAS Inner city Metro Non metro VIC Inner city Metro Non metro WA	0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08%	0.31% 0.83% 0.00% 12.65% 2.74% 15.39% 0.16% 20.84% 2.30% 23.30%
Metro TAS Inner city Metro VIC Inner city Metro Non metro VIC Inner city Metro Non metro WA Inner City	0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01%	0.31% 0.83% 0.00% 12.65% 2.74% 15.39% 0.16% 20.84% 2.30% 23.30%
Metro Non metro TAS Inner city Metro Non metro VIC Inner city Metro Non metro WA Inner City Metro WA Inner City Metro	0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01%	0.31% 0.83% 0.00% 12.65% 2.74% 15.39% 0.16% 20.84% 2.30% 23.30%
Metro Non metro TAS Inner city Metro Non metro VIC Inner city Metro Non metro WA Inner City Metro WA Inner City Metro	0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01%	0.31% 0.83% 0.00% 12.65% 2.74% 15.39% 0.16% 20.84% 2.30% 23.30%
Inner city Metro Non metro I.TAS Inner city Metro Non metro IVIC Inner city Metro Non metro IVIC Inner city Metro Inner city Metro IVIC IN Metro IVIC IN Metro IVIC IN Metro IVIC IN Metro IVIC IVIC IVIC IVIC IVIC IVIC IVIC IVI	0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01%	0.31% 0.83% 0.00% 12.65% 2.74% 15.39% 0.16% 20.84% 2.30% 23.30%

ARREARS \$ % (scheduled balance basis)	31-60	<u>61-90</u>	<u>90+</u>	Total
Oct-21	0.03%	0.00%	1.05%	1.08%
Nov-21	0.00%	0.00%	0.84%	0.84%
Dec-21	0.41%	0.00%	0.87%	1.28%
Jan-22	0.50%	0.03%	0.88%	1.41%
Feb-22	0.82%	0.16%	0.49%	1.48%
Mar-22	0.17%	0.51%	0.11%	0.78%
Apr-22	0.47%	0.35%	0.54%	1.36%
May-22	0.73%	0.53%	0.56%	1.82%
Jun-22	0.16%	0.41%	0.84%	1.40%
Jul-22	0.54%	0.20%	0.80%	1.53%
Aug-22	0.20%	0.36%	0.55%	1.10%
Sep-22	0.23%	0.09%	0.63%	0.95%
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
Oct-21	8	2,159,509		
Nov-21	8	1,693,709		
Dec-21	8	1,693,281		
Jan-22	9	1,703,496		
Feb-22	7	1,444,131		
Mar-22	2	433,419		
Apr-22	2	171,945		
May-22	2	172,374		
Jun-22	-	-		
Jul-22	-	-		
Aug-22	2	174,245		
Sep-22	2	174,949		
Incl. COVID-19 HARDSHIP	No of Accounts	Amount (\$)		
Oct-21	2	904,010		
Nov-21		,		
Dec-21	-	-		
	-	-		
Jan-22	=	-		
Feb-22	-	-		
Mar-22	=	-		
Apr-22	-	-		
May-22	-	-		
Jun-22	-	-		
Jul-22	-	-		
Aug-22	-	_		
Sep-22	-	-		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Oct-21	No of Accounts	Amount (\$)		
Oct-21 Nov-21	No of Accounts	<u>Amount (\$)</u>		
Oct-21 Nov-21 Dec-21	-	<u>Amount (\$)</u>		
Oct-21 Nov-21 Dec-21 Jan-22	- - -	- - -		
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22	- - - - 1	- - - - 703,063		
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22	- - - - 1 1	- - - 703,063 707,590		
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22	- - - 1 1	703,063 707,590 709,286		
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 May-22 May-22	- - - 1 1 1	703,063 707,590 709,286 714,137		
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 May-22 Jun-22	- - 1 1 1 1	703,063 707,590 709,286 714,137 716,897		
Oct-21 Nov-21 Jan-22 Feb-22 Mar-22 Apr-22 May-22 Jul-22 Jul-22	- - - 1 1 1 1 1	703,063 707,590 709,286 714,137		
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 May-22 Jun-22 Jun-22 Jul-22 Aug-22	1 1 1 1 1 1	703,063 707,590 709,286 714,137 716,897 719,395		
Oct-21 Nov-21 Jan-22 Feb-22 Mar-22 Apr-22 May-22 Jul-22 Jul-22	- - - 1 1 1 1 1	703,063 707,590 709,286 714,137 716,897		
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 May-22 Jun-22 Jul-22 Aug-22 Sep-22	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	703,063 707,590 709,286 714,137 716,897 719,395	IMI navment (AS)	Net loss
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 May-22 Jun-22 Jun-22 Jun-22 Sep-22 PRINCIPAL LOSS		703,063 707,590 709,286 714,137 716,897 719,395	LMI payment (A\$) 100.083	Net loss 9,475
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Jun-22 Jun-22 Jul-22 Aug-22 Sep-22 PRINCIPAL LOSS 2018		703,063 707,590 709,286 714,137 716,897 719,395	<u>LMI payment (A\$)</u> 100,083	9,475
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 May-22 Jun-22 Jun-22 Jul-22 Aug-22 Sep-22 PRINCIPAL LOSS		703,063 707,590 709,286 714,137 716,897 719,395		
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 May-22 Jun-22 Jun-22 Jun-22 Sep-22 PRINCIPAL LOSS 2018 2021 Total	Gross Loss 109,558 11,485 121,043	703,063 707,590 709,286 714,137 716,897 719,395 	100,083 - 100,083	9,475 11,485
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Jun-22 Jul-22 Jul-22 Aug-22 Sep-22 PRINCIPAL LOSS 2018 2021 Total	Gross Loss 109,558 11,485 121,043 Excess Spread (A\$)	703,063 707,590 709,286 714,137 716,897 719,395	100,083	9,475 11,485
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 May-22 Jun-22 Jul-22 Jul-22 Aug-22 Sep-22 PRINCIPAL LOSS 2018 2021 Total EXCESS SPREAD Oct-21	Gross Loss 109,558 11,485 121,043 Excess Spread (A\$) 14,502.27	703,063 707,590 709,286 714,137 716,897 719,395 LMI claim (A\$) 109,558 Excess Spread % p.a 0.09%	100,083 100,083 Opening Bond Balance 194,099,013	9,475 11,485
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Apr-22 Jul-22 Jul-22 Jul-22 Aug-22 Sep-22 PRINCIPAL LOSS 2018 2021 Total EXCESS SPREAD Oct-21 Nov-21	Gross Loss 11,485 121,043 Excess Spread (AS) 14,502.27 137,665.45	703,063 707,590 709,286 714,137 716,897 719,395	100,083 100,083 Opening Bond Balance 194,099,013 188,380,424	9,475 11,485
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Jul-22 Jul-22 Jul-22 Jul-22 Sep-22 PRINCIPAL LOSS 2018 2021 Total EXCESS SPREAD Oct-21 Nov-21 Dec-21	Gross Loss 109,558 11,485 121,043 Excess Spread (A\$) 14,502.27 137,665.45 85,707.18	T03,063 707,590 709,286 714,137 716,897 719,395 - LMI claim (A\$) 109,558 Excess Spread % p.a 0.09% 0.88% 0.56%	100,083 100,083 Opening Bond Balance 194,099,013 188,380,424 184,427,034	9,475 11,485
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 May-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-21 Jun-21 Jun-21 Jun-21 Jun-22 Jun-22 Aug-22 Sep-22 PRINCIPAL LOSS 2018 2021 Total EXCESS SPREAD Oct-21 Nov-21 Dec-21 Jan-22	Gross Loss 109,558 11,485 121,043 Excess Spread (A\$) 14,502.27 137,665.45 85,707.18 86,249.63	T03,063 707,590 709,286 714,137 716,897 719,395 LMI claim (A\$) 109,558 Excess Spread % p.a 0.09% 0.88% 0.56%	100,083 100,083 Opening Bond Balance 194,099,013 188,380,424 184,427,034 179,262,575	9,475 11,485
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Jun-22 Jun-22 Jul-22 Aug-22 Sep-22 PRINCIPAL LOSS 2018 2021 Total EXCESS SPREAD Oct-21 Nov-21 Dec-21 Jan-22 Feb-22	Gross Loss 109,558 11,485 121,043 Excess Spread (AS) 14,502.27 137,665.45 85,707.18 86,249.63 119,308.15	703,063 707,590 709,286 714,137 716,897 719,395	100,083 100,083 Opening Bond Balance 194,099,013 188,380,424 184,427,034 179,262,575 176,500,315	9,475 11,485
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Jun-22 Jun-22 Jul-22 Aug-22 Sep-22 PRINCIPAL LOSS 2018 2021 Total EXCESS SPREAD Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Mar-22	Gross Loss 109,558 11,485 121,043 Excess Spread (A\$) 14,502.27 137,665.45 85,707.18 86,249.63 119,308.15 56,991.44	- 703,063 707,590 709,286 714,137 716,897 719,395	100,083 100,083 100,083 Opening Bond Balance 194,099,013 188,380,424 184,427,034 179,262,575 176,500,315 173,264,436	9,475 11,485
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 May-22 Jun-22 Jul-22 Aug-22 Sep-22 PRINCIPAL LOSS 2018 2021 Total EXCESS SPREAD Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Mar-22 Apr-22 Mar-22 Apr-22	Gross Loss 109,558 11,485 121,043 Excess Spread (AS) 14,502.27 137,665.45 85,707.18 86,249.63 119,308.15 56,991.44 51,675.83		100,083 100,083 100,083 Opening Bond Balance 194,099,013 188,380,424 184,427,034 179,262,575 176,500,315 173,264,436 170,259,167	9,475 11,485
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Jun-22 Jun-22 Jul-22 Aug-22 Sep-22 PRINCIPAL LOSS 2018 2021 Total EXCESS SPREAD Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Mar-22 Apr-22 Mar-22 Mar-22 May-22	Gross Loss 109,558 11,485 121,043 Excess Spread (A\$) 14,502.27 137,665.45 85,707.18 86,249.63 119,308.15 56,991.44 51,675.83 65,094.79	703,063 707,590 709,286 714,137 716,897 719,395 - LMI claim (A\$) 109,558 Excess Spread % p.a 0.09% 0.88% 0.56% 0.58% 0.81% 0.36% 0.36%	100,083 100,083 100,083 Opening Bond Balance 194,099,013 188,380,424 184,427,034 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677	9,475 11,485
Oct-21 Nov-21 Jan-22 Feb-22 Mar-22 Apr-22 Jul-22 Jul-22 Jul-22 Jul-22 Sep-22 PRINCIPAL LOSS 2018 2021 Total EXCESS SPREAD Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Apr-22 Apr-22 Apr-22 Jul-22	Gross Loss 109,558 11,485 121,043 Excess Spread (AS) 14,502.27 137,665.45 85,707.18 86,249.63 119,308.15 56,991.44 51,675.83	- 703,063 707,590 709,286 714,137 716,897 719,395 109,558 LMI claim (A\$) 109,558 Excess Spread % p.a 0.09% 0.88% 0.56% 0.58% 0.81% 0.39% 0.36% 0.47%	100,083 100,083 100,083 100,083 100,083 194,099,013 188,380,424 184,427,034 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284	9,475 11,485
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 May-22 Jul-22 Jul-22 Sep-22 PRINCIPAL LOSS 2018 2021 Total EXCESS SPREAD Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 May-22 Jul-22 May-22 Jul-22	Gross Loss 109,558 11,485 121,043 Excess Spread (AS) 14,502.27 137,665.45 85,707.18 86,249.63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99		100,083 100,083 100,083 100,083 100,083 194,099,013 188,380,424 184,427,034 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136	9,475 11,485
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Jun-22 Jun-22 Jul-22 Aug-25 PRINCIPAL LOSS 2018 2021 Total EXCESS SPREAD Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Jun-22	Gross Loss 109,558 11,485 121,043 Excess Spread (AS) 14,502.27 137,665.45 85,707.18 86,249.63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99 97,668.99	T03,063 707,590 709,286 714,137 716,897 719,395 LMI claim (A\$) 109,558 Excess Spread % p.a 0.09% 0.56% 0.58% 0.58% 0.39% 0.39% 0.36% 0.47% 0.56% 0.00%	100,083 100,083 100,083 Opening Bond Balance 194,099,013 188,380,424 184,427,034 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829	9,475 11,485
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Jul-22 Jul-22 Jul-22 Aug-22 Sep-22 PRINCIPAL LOSS 2018 2021 Total EXCESS SPREAD Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Aug-22 Jul-22 Sep-22	Gross Loss 109,558 11,485 121,043 Excess Spread (A\$) 14,502.27 137,665.45 85,707.18 86,249.63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99		100,083 100,083 100,083 100,083 100,083 194,099,013 188,380,424 184,427,034 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136	9,475 11,485
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Jun-22 Jun-22 Jul-22 Aug-25 PRINCIPAL LOSS 2018 2021 Total EXCESS SPREAD Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Jun-22	Gross Loss 109,558 11,485 121,043 Excess Spread (AS) 14,502.27 137,665.45 85,707.18 86,249.63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99 97,668.99	T03,063 707,590 709,286 714,137 716,897 719,395 LMI claim (A\$) 109,558 Excess Spread % p.a 0.09% 0.56% 0.58% 0.58% 0.39% 0.39% 0.36% 0.47% 0.56% 0.00%	100,083 100,083 100,083 Opening Bond Balance 194,099,013 188,380,424 184,427,034 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829	9,475 11,485
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Apr-22 Jun-22 Jul-22 Aug-22 Sep-22 PRINCIPAL LOSS 2018 2021 Total EXCESS SPREAD Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Mar-22 Mar-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Sep-22 Total	Gross Loss 109,558 11,485 121,043 Excess Spread (AS) 14,502.27 137,665.45 85,707.18 86,249.63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99 97,668.99 76,047.81 866,459.53	T03,063 707,590 709,286 714,137 716,897 719,395 LMI claim (A\$) 109,558 Excess Spread % p.a 0.09% 0.56% 0.58% 0.58% 0.39% 0.39% 0.36% 0.47% 0.56% 0.00%	100,083 100,083 100,083 Opening Bond Balance 194,099,013 188,380,424 184,427,034 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829	9,475 11,485
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Jun-22 Jul-22 Jul-22 Aug-22 Sep-22 PRINCIPAL LOSS 2018 2021 Total EXCESS SPREAD Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Mar-22 Jul-22 Aug-22 Sep-22 Total	Gross Loss 109,558 11,485 121,043 Excess Spread (A\$) 14,502.27 137,665.45 85,707.18 86,249.63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99	T03,063 707,590 709,286 714,137 716,897 719,395 LMI claim (A\$) 109,558 Excess Spread % p.a 0.09% 0.56% 0.58% 0.58% 0.39% 0.39% 0.36% 0.47% 0.56% 0.00%	100,083 100,083 100,083 Opening Bond Balance 194,099,013 188,380,424 184,427,034 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829	9,475 11,485
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Apr-22 Jun-22 Jul-22 Jul-22 Jul-22 PRINCIPAL LOSS 2018 2021 Total EXCESS SPREAD Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Mar-22 Jul-22 Sep-22 Total	Gross Loss 109,558 11,485 121,043 Excess Spread (AS) 14,502.27 137,665.45 85,707.18 86,249.63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99 97,668.99 76,047.81 866,459.53	T03,063 707,590 709,286 714,137 716,897 719,395 LMI claim (A\$) 109,558 Excess Spread % p.a 0.09% 0.56% 0.58% 0.58% 0.39% 0.39% 0.36% 0.47% 0.56% 0.00%	100,083 100,083 100,083 Opening Bond Balance 194,099,013 188,380,424 184,427,034 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829	9,475 11,485
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 May-22 Jul-22 Jul-22 Aug-22 Sep-22 PRINCIPAL LOSS 2018 2021 Total EXCESS SPREAD Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 May-22 Jul-22 Aug-22 Sep-22 Total ANNUALISED CPR Oct-21 Oct	Gross Loss 109,558 11,485 121,043 Excess Spread (A\$) 14,502.27 137,665.45 85,707.18 86,249.63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99 97,668.99 76,047.81 866,459.53	T03,063 707,590 709,286 714,137 716,897 719,395 LMI claim (A\$) 109,558 Excess Spread % p.a 0.09% 0.56% 0.58% 0.58% 0.39% 0.39% 0.36% 0.47% 0.56% 0.00%	100,083 100,083 100,083 Opening Bond Balance 194,099,013 188,380,424 184,427,034 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829	9,475 11,485
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Apr-22 Jun-22 Jul-22 Jul-22 Sep-22 PRINCIPAL LOSS 2018 2021 Total EXCESS SPREAD Oct-21 Nov-21 Dec-21 Jan-22 Zeb-22 Mar-22 Jul-22 Sep-22 Total ANNUALISED CPR Oct-21 Nov-21	Gross Loss 109,558 11,485 121,043 Excess Spread (AS) 14,502.27 137,665.45 85,707.18 86,249.63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99 97,668.99 76,047.81 866,459.53 CPR % p.a 28,05% 20.10%	T03,063 707,590 709,286 714,137 716,897 719,395 LMI claim (A\$) 109,558 Excess Spread % p.a 0.09% 0.56% 0.58% 0.58% 0.39% 0.39% 0.36% 0.47% 0.56% 0.00%	100,083 100,083 100,083 Opening Bond Balance 194,099,013 188,380,424 184,427,034 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829	9,475 11,485
Oct-21 Nov-21 Jan-22 Feb-22 Mar-22 Apr-22 Apr-22 Jul-22 Jul-22 Jul-22 Sep-22 PRINCIPAL LOSS 2018 2021 Total EXCESS SPREAD Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Jul-22 Nov-21 Nov-21 Dec-21 Nov-21 Dec-21 Dec-21 Dec-21 Dec-21 Dec-22 Dec-22 Dec-22 Dec-21	Gross Loss 109,558 11,485 121,043 Excess Spread (A\$) 14,502.27 137,665.45 85,707.18 86,249.63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99	T03,063 707,590 709,286 714,137 716,897 719,395 LMI claim (A\$) 109,558 Excess Spread % p.a 0.09% 0.56% 0.58% 0.58% 0.39% 0.39% 0.36% 0.47% 0.56%	100,083 100,083 100,083 Opening Bond Balance 194,099,013 188,380,424 184,427,034 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829	9,475 11,485
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 May-22 Jul-22 Jul-22 Aug-22 Sep-22 PRINCIPAL LOSS 2018 2021 Total EXCESS SPREAD Oct-21 Nov-21 Dec-21 Jan-22 Apr-22 May-22 Jul-22 Aug-22 Jul-22 Aug-22 Total Aug-22 Aug-22 Total Aug-22 Jul-22 Aug-22 Jul-22 Aug-22 Jul-22 Aug-22 Jul-22 Aug-22 Dec-21 Jan-22 Total ANNUALISED CPR Oct-21 Nov-21 Dec-21 Jan-22	Gross Loss 109,558 11,485 121,043 Excess Spread (A\$) 14,502.27 137,665.45 85,707.18 86,249.63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99 97,668.99 76,047.81 866,459.53 CPR % p.a 28.05% 20.10% 26.70% 14.42%	T03,063 707,590 709,286 714,137 716,897 719,395 LMI claim (A\$) 109,558 Excess Spread % p.a 0.09% 0.56% 0.58% 0.58% 0.39% 0.39% 0.36% 0.47% 0.56%	100,083 100,083 100,083 Opening Bond Balance 194,099,013 188,380,424 184,427,034 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829	9,475 11,485
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Apr-22 Jun-22 Jul-22 Jul-22 Jul-22 Zep-22 PRINCIPAL LOSS 2018 2021 Total EXCESS SPREAD Oct-21 Nov-21 Dec-21 Jan-22 Jul-22 Sep-22 Total ANNUALISED CPR Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Total	Gross Loss 109,558 11,485 121,043 Excess Spread (AS) 14,502.27 137,665.45 85,707.18 86,249.63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99 97,668.99 76,047.81 866,459.53 CPR % p.a 28.05% 20.10% 26.70% 14.42% 17.40%	T03,063 707,590 709,286 714,137 716,897 719,395 LMI claim (A\$) 109,558 Excess Spread % p.a 0.09% 0.56% 0.58% 0.58% 0.39% 0.39% 0.36% 0.47% 0.56%	100,083 100,083 100,083 Opening Bond Balance 194,099,013 188,380,424 184,427,034 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829	9,475 11,485
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Ayr-22 Jul-22 Jul-22 Jul-22 Jul-22 Sep-22 PRINCIPAL LOSS 2018 2021 Total EXCESS SPREAD Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 May-22 Jul-22 Jul-2	Gross Loss 109,558 11,485 121,043 Excess Spread (A\$) 14,502.27 137,665.45 85,707.18 86,249.63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99 97,668.99 76,047.81 866,459.53 CPR % p.a 28,05% 20,10% 26,70% 14,42% 17,40% 16,39%	T03,063 707,590 709,286 714,137 716,897 719,395 LMI claim (A\$) 109,558 Excess Spread % p.a 0.09% 0.56% 0.58% 0.58% 0.39% 0.39% 0.36% 0.47% 0.56%	100,083 100,083 100,083 Opening Bond Balance 194,099,013 188,380,424 184,427,034 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829	9,475 11,485
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Jul-22 Jul-22 Jul-22 Jul-22 Sep-22 PRINCIPAL LOSS 2018 2021 Total EXCESS SPREAD Oct-21 Jon-22 Jul-22 Apr-22 May-22 Jul-22	Gross Loss 109,558 11,485 121,043 Excess Spread (A\$) 14,502.27 137,665.45 85,707.18 86,249.63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99 97,668.99 76,047.81 866,459.53 CPR % p.a 28.05% 20.10% 26.70% 14.42% 17.40% 16.39% 18.20%	T03,063 707,590 709,286 714,137 716,897 719,395 LMI claim (A\$) 109,558 Excess Spread % p.a 0.09% 0.56% 0.58% 0.58% 0.39% 0.39% 0.36% 0.47% 0.56%	100,083 100,083 100,083 Opening Bond Balance 194,099,013 188,380,424 184,427,034 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829	9,475 11,485
Oct-21 Nov-21 Jan-22 Feb-22 May-22 Apr-22 May-22 Jul-22 Aug-22 Sep-22 PRINCIPAL LOSS 2018 2021 Total EXCESS SPREAD Oct-21 Nov-21 Jan-22 Feb-22 May-22 Jul-22 Jul-22 Jul-22 Jul-22 Jul-22 Jul-22 Aug-22 Feb-21 Jan-22 Feb-22 Jul-22 Jul-22 Jul-22 Jul-22 Jul-22 Jul-22 Jul-22 Jul-22 Feb-22 Total ANNUALISED CPR Oct-21 Jan-22 Feb-22 Total ANNUALISED CPR Oct-21 Jan-22 Feb-22 Total ANNUALISED CPR Oct-21 Jan-22 Feb-22 May-22 Jul-22 Jul-22 Aug-21 Jul-22 Jul-22 Jul-22 Jul-22 May-22 Jul-22	Gross Loss 109,558 11,485 121,043 Excess Spread (A\$) 14,502.27 137,665.45 85,707.18 86,249.63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99 97,668.99 76,047.81 866,459.53 CPR % p.a 28.05% 20.10% 26.70% 14.42% 17.40% 16.39% 18.20% 28.50% 24.00% 27.52%	T03,063 707,590 709,286 714,137 716,897 719,395 LMI claim (A\$) 109,558 Excess Spread % p.a 0.09% 0.56% 0.58% 0.58% 0.39% 0.39% 0.36% 0.47% 0.56%	100,083 100,083 100,083 Opening Bond Balance 194,099,013 188,380,424 184,427,034 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829	9,475 11,485
Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Apr-22 Apr-22 Jul-22 Jul-22 Jul-22 Jul-22 PRINCIPAL LOSS 2018 2021 Total EXCESS SPREAD Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 May-22 Jul-22 Total ANNUALISED CPR Oct-21 Jan-22 Feb-22 Feb-22 Total ANNUALISED CPR Oct-21 Jan-22 Jul-22	Gross Loss 109,558 11,485 121,043 Excess Spread (AS) 14,502,27 137,665.45 85,707.18 86,249.63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99 97,668.99 76,047.81 866,459.53 CPR % p.a 28.05% 20.10% 26.70% 14.42% 17.40% 16.39% 18.20% 28.50% 24.00% 27.52% 35.76%	T03,063 707,590 709,286 714,137 716,897 719,395 LMI claim (A\$) 109,558 Excess Spread % p.a 0.09% 0.56% 0.58% 0.58% 0.39% 0.39% 0.36% 0.47% 0.56%	100,083 100,083 100,083 Opening Bond Balance 194,099,013 188,380,424 184,427,034 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829	9,475 11,485
Oct-21 Nov-21 Jan-22 Feb-22 May-22 Apr-22 May-22 Jul-22 Aug-22 Sep-22 PRINCIPAL LOSS 2018 2021 Total EXCESS SPREAD Oct-21 Nov-21 Jan-22 Feb-22 May-22 Jul-22 Jul-22 Jul-22 Jul-22 Jul-22 Jul-22 Aug-22 Feb-21 Jan-22 Feb-22 Jul-22 Jul-22 Jul-22 Jul-22 Jul-22 Jul-22 Jul-22 Jul-22 Feb-22 Total ANNUALISED CPR Oct-21 Jan-22 Feb-22 Total ANNUALISED CPR Oct-21 Jan-22 Feb-22 Total ANNUALISED CPR Oct-21 Jan-22 Feb-22 May-22 Jul-22 Jul-22 Aug-21 Jul-22 Jul-22 Jul-22 Jul-22 May-22 Jul-22	Gross Loss 109,558 11,485 121,043 Excess Spread (A\$) 14,502.27 137,665.45 85,707.18 86,249.63 119,308.15 56,991.44 51,675.83 65,094.79 75,547.99 97,668.99 76,047.81 866,459.53 CPR % p.a 28.05% 20.10% 26.70% 14.42% 17.40% 16.39% 18.20% 28.50% 24.00% 27.52%	T03,063 707,590 709,286 714,137 716,897 719,395 LMI claim (A\$) 109,558 Excess Spread % p.a 0.09% 0.56% 0.58% 0.58% 0.39% 0.39% 0.36% 0.47% 0.56%	100,083 100,083 100,083 Opening Bond Balance 194,099,013 188,380,424 184,427,034 179,262,575 176,500,315 173,264,436 170,259,167 166,996,677 161,966,284 157,897,136 153,347,829	9,475 11,485

RESERVES
Principal Draw
Liquidity Reserve Account Income Reserve

SUPPORTING RATINGS

Fixed Rate Swap Provider Liquidity Reserve Account Holder Bank Account Provider

Role

SERVICER Servicer: Servicer Ranking or Rating: Servicer Rating: Servicer Experience:

Back-Up Servicer:

<u>Available</u> Drawn 1,230,081.03

> Current Rating S&P / <u>Party</u>

Moodys
A+/A2
A, A-1/ P-1
A-1+ / P-1 BNP PARIBAS MUFG Bank, Ltd Westpac

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 2012-2 Trust Progress 2013-1 Trust Progress 2014-1 Trust Progress 2014-2 Trust Progress 2016-1 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 2021-1 Trust
Progress 2021-1 Trust

Progress 2022-2 Trust
Progress Warehouse Trust No .1
Perpetual Trustee (Cold)