PROGRESS 2016-1 TRUST

Monday, 23 October 2023

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

Security Trustee:
Originator:
Servicer & Custodian:
Issue Date:
Maturity Date:
Payment Date:
Business Day for Payments:
Determination Date & Ex-Interest Date: 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.

	Base	iviargin	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
Class A Notes	A\$	690,000,000.00	96,164,508.76	96,164,508.76	92.00%	83.63%	AAA / Aaa
Class AB Notes	A\$	37,950,000.00	11,908,301.28	11,908,301.28	5.06%	10.36%	AAA /n.r
Class B Notes	A\$	12,900,000.00	4,047,881.07	4,047,881.07	1.72%	3.52%	AA+/n.r.
Class C Notes	A\$	8,100,000.00	2,541,692.75	2,541,692.75	1.08%	2.21%	A+/n.r.
Class D Notes	A\$	1,050,000.00	331,811.62	331,811.62	0.14%	0.29%	n.r/n.r.
TOTAL		750.000.000.00	114.994.195.48	114.994.195.48	100.00%	100.00%	

Current Payment Date:		londay, 23 October 20	023				
	Pre Payment Date Bond Factors	Coupon Rate	Coupon Rate Reset Date	Initial Issued Notes (No.)	Interest Payment (per security)	Principal Payment (per security)	Post Payment Date Bond Factors
Class A Notes	0.1414	5.2841%	23-Oct-23	690,000	0.65	2.00	0.1394
Class AB Notes	0.3183	5.8541%	23-Oct-23	37,950	1.63	4.50	0.3138
Class B Notes	0.3183	6.2541%	23-Oct-23	12,900	1.75	4.50	0.3138
Class C Notes	0.3183	7.2041%	23-Oct-23	8,100	2.01	4.50	0.3138
Class D Notes	0.3205	10.0041%	23-Oct-23	1,050	2.81	4.54	0.3160
TOTAL				750.000	8.86	20.05	

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Sep - 23</u>
Total pool size:	\$742,931,233.00	\$114,000,348.75
Total Number Of Loans (UnConsolidated):	3582	816
Total number of loans (consolidating split loans):	2345	570
Average loan Size:	\$316,815.00	\$200,000.61
Maximum loan size:	\$993,677.00	\$851,587.13
Total property value:	\$1,305,952,265.00	\$339,337,231.00
Number of Properties:	2501	601
Average property value:	\$522,172.00	\$564,621.02
Average current LVR:	60.44%	37.58%
Average Term to Maturity (months):	316	225.13
Maximum Remaining Term to Maturity (months):	358	272.19
Weighted Average Seasoning (months):	34	116.31
Weighted Average Current LVR:	65.15%	51.43%
Weighted Average Term to Maturity (months):	309	236.39
% of pool with loans > \$500,000:	25.14%	14.75%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	92.83%	110.01%
% Fixed Rate Loans(Value):	24.55%	7.86%
% Interest Only loans (Value):	33.60%	3.43%
Weighted Average Mortgage Interest:	4.42%	6.50%
Weighted Average Fixed Rate:		2.67%
Weighted Average Variable Rate:		6.82%
Investment Loans:	23.83%	30.24%
Note: Loan purpose determines investment lending classification from 01/03/2019		
Outstanding Balance Distribution	\$ % at Issue	Sep - 23
≤ \$0	0.00%	-0.20%
> \$0 and ≤ \$100,000	1.34%	4.91%
> \$100,000 and ≤ \$150,000	2.94%	6.50%
> \$150,000 and ≤ \$200,000	5.33%	10.59%
> \$200,000 and ≤ \$250,000	10.00%	13.61%
> \$250,000 and ≤ \$300,000	13.60%	15.83%
> \$300,000 and ≤ \$350,000	12.28%	13.04%
> \$350,000 and ≤ \$400,000	11.54%	9.87%
> \$400,000 and ≤ \$450,000	10.31%	5.25%
> \$450,000 and ≤ \$500,000	7.52%	5.86%
> \$500,000 and ≤ \$550,000	6.23%	2.72%
> \$550,000 and ≤ \$600,000	4.36%	3.49%
> \$600,000 and ≤ \$650,000	3.43%	2.20%
> \$650,000 and ≤ \$700,000	2.64%	2.41%
> \$700,000 and ≤ \$750,000	1.84%	2.49%
> \$750,000 and ≤ \$800,000	1.57%	0.68%
> \$800,000 and ≤ \$850,000	2.20%	0.00%
> \$850,000 and ≤ \$900,000 > \$850,000 and ≤ \$900,000	0.59%	0.75%
> \$900,000 and ≤ \$950,000 > \$900,000 and ≤ \$950,000	1.49%	0.00%
> \$950,000 and ≤ \$1,000,000	0.79%	0.00%
> \$950,000 and \$ \$1,000,000 Total	100.00%	100.00%

Outstanding Balance LVR Distribution	\$ % at Issue	<u>Sep - 23</u>
≤ 0%	0.00%	-0.20%
> 0% and ≤ 25%	8.74%	10.12%
25% and ≤ 30%	2.64%	4.41%
30% and ≤ 35% 35% and ≤ 40%	3.20% 3.67%	5.73% 7.88%
35% and ≤ 45%	4.05%	7.88% 6.94%
5% and ≤ 50%	4.86%	7.26%
0% and ≤ 55%	5.42%	6.69%
5% and ≤ 60%	6.18%	12.47%
% and ≤ 65%	8.14%	14.38%
% and ≤ 70%	9.64%	10.37%
% and ≤ 75%	15.18%	8.51%
% and ≤ 80%	16.89%	3.26%
% and ≤ 85%	4.65%	0.70%
% and ≤ 90% % and ≤ 95%	5.88% 0.85%	1.26% 0.00%
% and ≤ 95% % and ≤ 100%	0.00%	0.00%
0%	0.00%	0.23%
•	100.00%	100.00%
tgage Insurance	\$ % at Issue	<u>Sep - 23</u>
worth	13.86%	10.39%
	86.14%	88.68%
sured	0.00%	0.92%
	100.00%	100.00%
oning Analysis	\$ % at Issue	<u>Sep - 23</u>
oning Analysis oths and ≤ 3 mths	0.33%	0.00%
ths and ≤ 6 mths	1.25%	0.00%
nths and ≤ 9 mths	0.75%	0.00%
oths and ≤ 12 mths	0.66%	0.00%
mths and ≤ 15 mths	5.71%	0.00%
mths 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 mths and ≤ 84 mths	2.74%	0.00%
! mtns and ≤ 84 mtns ! mths and ≤ 96 mths	1.60% 2.08%	0.00% 2.59%
mths and ≤ 96 mths mths and ≤ 108 mths	1.05%	24.84%
08 mths and ≤ 120 mths	0.40%	44.62%
O mths	1.06%	
o mais	1.00%	27.94%
al .	100.00%	100.00%
1	100.00%	100.00%
raphic Distribution	100.00% \$ % at Issue	100.00% Sep - 23
aphic Distribution Metro	100.00% § % at Issue 1.71%	100.00% <u>Sep - 23</u> 1.15%
phic Distribution Metro	100.00% \$ % at Issue	100.00% Sep - 23
raphic Distribution Metro ACT	100.00% \$ % at Issue 1.71% 1.71%	100.00% Sep - 23 1.15% 1.15%
sphic Distribution Aetro CT Inner city	100.00% \$ % at Issue 1.71% 1.71% 0.18%	100.00% Sep - 23 1.15% 1.15% 0.42%
aphic Distribution Metro ICT Inner city Metro	100.00% \$ % at Issue 1.71% 1.71%	100.00% Sep - 23 1.15% 1.15%
bphic Distribution Netro CT Inner city Metro Non metro	100.00% \$ % at Issue 1.71% 1.71% 0.18% 29.70%	100.00% <u>Sep - 23</u> 1.15% 1.15% 0.42% 29.93%
aphic Distribution Metro ACT Inner city Metro Non metro	100.00% \$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39%	100.00% Sep - 23 1.15% 1.15% 0.42% 29.93% 8.58%
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phic Distribution etro Anner city Metro John metro SW etro on metro n metro	100.00% \$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28%	100.00% Sep - 23 1.15% 1.15% 0.42% 29.93% 8.58% 38.93%
aphic Distribution Metro Loren city Metro Non metro USW Metro Metro Non metro	100.00% \$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43%	100.00% Sep - 23 1.15% 1.15% 0.42% 29.93% 8.58% 38.93% 0.00% 0.34% 0.34%
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traphic Distribution Metro ACT I inner city Metro Non metro NSW Metro Non metro INT Inner city Metro Non metro IQLD Inner city Metro Non metro ISA Inner city Metro Non metro ITAS Inner city Metro Non metro IVIC	100.00% \$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23%	100.00% Sep - 23 1.15% 1.15% 0.42% 29.93% 8.58% 38.93% 0.00% 0.34% 0.34% 0.42% 9.41% 6.23% 15.88% 0.00% 5.34% 0.42% 5.77% 0.35% 0.99% 0.00% 12.56% 2.93% 15.49%
traphic Distribution Metro LACT - Inner city - Metro - Non metro NSW Metro Non metro INT - Inner city - Metro - Non metro IQLD Inner city Metro Non metro ISA - Inner city Metro Non metro ITAS Inner city Metro	100.00% \$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71%	100.00% Sep - 23 1.15% 1.15% 0.42% 29.93% 8.58% 38.93% 0.00% 0.34% 0.34% 0.34% 6.23% 15.88% 0.00% 5.34% 0.42% 5.77% 0.36% 0.27% 0.35% 0.99% 0.00% 12.56% 2.93% 15.49%
I graphic Distribution - Metro I ACT / - Inner city Metro Non metro I NSW Metro Non metro I NT - Inner city Metro Non metro I NT - Inner city Metro Non metro I QLD Inner city Metro Non metro I SA - Inner city Metro Non metro I TAS Inner city Metro Non metro I TIAS Inner city Metro Non metro I VIC Inner city Metro Non metro I Non metro	100.00% \$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23%	100.00% Sep - 23 1.15% 1.15% 1.15% 1.15% 0.42% 29.93% 8.58% 38.93% 0.00% 0.34% 0.34% 0.24% 9.41% 6.23% 15.88% 0.00% 5.34% 0.42% 5.77% 0.36% 0.27% 0.35% 0.99% 0.00% 12.56% 2.93% 15.49% 0.19%
I graphic Distribution - Metro I ACT / - Inner city Metro Non metro I NSW Metro Non metro I NT - Inner city Metro Non metro I NT - Inner city Metro Non metro I QLD Inner city Metro Non metro I SA - Inner city Metro Non metro I TAS Inner city Metro Non metro I TIAS Inner city Metro Non metro I VIC Inner city Metro Non metro I Non metro	100.00% \$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08%	100.00% Sep - 23 1.15% 1.15% 0.42% 29.93% 8.58% 38.93% 0.00% 0.34% 0.34% 0.34% 6.23% 15.88% 0.00% 5.34% 0.42% 5.77% 0.36% 0.27% 0.35% 0.99% 0.00% 12.56% 2.93% 15.49% 0.19%
	100.00% \$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08%	100.00% Sep - 23 1.15% 1.15% 1.15% 0.42% 29.93% 8.58% 38.93% 0.00% 0.34% 0.34% 0.34% 0.24% 9.41% 6.23% 15.88% 0.00% 5.34% 0.42% 5.77% 0.36% 0.27% 0.35% 0.99% 0.00% 12.56% 2.93% 15.49% 0.19% 18.79% 2.46% 21.45%
Inner city Metro IOLD Inner city - Metro INSW Metro Non metro INT - Inner city - Metro - Non metro INT - Inner city - Metro Non metro I QLD Inner city Metro Non metro ISA - Inner city - Metro - Non metro ITAS Inner city Metro Non metro ITAS Inner city Metro Non metro ITAS Inner city Metro Non metro I QLD Inner city Metro - Non metro I QLD Inner city Metro - Non metro I QLD I	100.00% \$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.45% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01%	100.00% Sep - 23 1.15% 1.15% 1.15% 0.42% 29.93% 8.58% 38.93% 0.00% 0.34% 0.34% 6.23% 15.88% 0.00% 5.34% 0.42% 5.77% 0.36% 0.27% 0.35% 0.99% 0.00% 12.56% 2.93% 15.49% 0.19%
Inner city Metro Inner city - Metro - Non metro INT - Inner city - Metro - Non metro IQLD Inner city Metro Non metro ISA - Inner city - Metro - Non metro ITAS Inner city Metro Non metro ITAS Inner city Metro Non metro I TIAS Inner city Metro Non metro I TIAS Inner city Metro Non metro I TIAS Inner city Metro Non metro I VIC - Inner city Metro Non metro I WA I Inner City	\$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01%	100.00% Sep - 23 1.15% 1.15% 1.15% 1.15% 0.42% 29.93% 8.58% 38.93% 0.00% 0.34% 0.34% 0.34% 0.42% 9.41% 6.23% 15.88% 0.00% 5.34% 0.42% 5.77% 0.36% 0.27% 0.35% 0.99% 0.00% 12.56% 2.93% 15.49% 0.19% 18.79% 2.46% 21.45%
traphic Distribution Metro ACT Inner city - Metro Non metro NSW Metro Non metro INT - Inner city - Metro - Non metro IQLD Inner city Metro Non metro ISA Inner city Metro Non metro ITAS Inner city Metro Non metro IVIC	100.00% \$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 1.73% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01%	100.00% Sep - 23 1.15% 1.15% 0.42% 29.93% 8.58% 38.93% 0.00% 0.34% 0.34% 0.42% 9.41% 6.23% 15.88% 0.00% 5.34% 0.42% 5.77% 0.35% 0.99% 0.00% 12.56% 2.93% 15.49% 0.19% 18.79% 2.46% 21.45%

RREARS \$ % (scheduled balance basis) ct-22 ov-22 ec-22	<u>31-60</u> 0.32%	61-90 0.00%	90+	<u>Total</u> 0.97%
ct-22 ov-22 ec-22				
ov-22 ec-22	0.32%	0.00%		
ov-22 ec-22	0.52/0		0.64%	0.97%
ec-22	0.42%	0.24%	0.23%	0.90%
	0.11%	0.47%	0.24%	0.82%
in-23	0.08%	0.00%	0.73%	0.81%
eb-23	0.45%	0.29%	0.49%	1.23%
1ar-23	0.91%	0.04%	0.81%	1.76%
pr-23	1.25%	0.35%	0.86%	2.46%
1ay-23	0.85%	0.05%	1.21%	2.11%
ın-23	1.04%	0.30%	1.27%	2.61%
ıl-23	0.84%	0.58%	1.44%	2.86%
ug-23	0.75%	0.00%	1.45%	2.20%
ep-23	1.06%	0.00%	1.09%	2.15%
IORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
ct-22	2	175,650		
ov-22	4	614,721		
ec-22	4	617,431		
nn-23	5	873,751		
eb-23	2	361,388		
lar-23	2			
		362,631		
pr-23	4	540,666		
1ay-23	3	505,325		
ın-23	4	798,600		
ıl-23	3	901,112		
ug-23	2	575,936		
ep-23	2	574,471		
COVID 10 HARDSHIP	No of Assourts	Amount /¢\		
icl. COVID-19 HARDSHIP	No of Accounts	Amount (\$)		
1ar-22	-	-		
pr-22				
	-	-		
1ay-22	-	-		
in-22	_	_		
	_	-		
ıl-22	-	-		
ug-22	-	-		
ep-22	-	-		
ct-22	-	-		
ov-22	_	_		
	-	-		
IORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
ct-22	_	-		
ov-22	_	_		
ec-22	-	-		
nn-23	-	-		
eb-23	-	-		
1ar-23	_	_		
pr-23	-	-		
1ay-23	-	-		
un-23	_	_		
ıl-23	_	_		
	-			
ug-23	-	-		
22	-	-		
ep-23				
		LMI claim (A\$)	LMI payment (A\$)	Net loss
ep-23 RINCIPAL LOSS	Gross Loss	LIVII CIUIIII (A7)		9,475
RINCIPAL LOSS				
RINCIPAL LOSS 018	109,558	109,558	100,083	
RINCIPAL LOSS 018 019	109,558 -	109,558	100,083	-
RINCIPAL LOSS 018 019 020	109,558 - -	109,558	100,083	
RINCIPAL LOSS 0019 020 021	109,558 - - - 8,985	109,558 - - -	100,083 - - -	- - 8,985
RINCIPAL LOSS 018 019 020	109,558 - -	109,558	100,083	-
RINCIPAL LOSS 018 019 020 021 022	109,558 - - - 8,985	109,558 - - -	100,083 - - -	- - 8,985
RINCIPAL LOSS 018 019 020 021 022 023	109,558 - - 8,985 297,813	109,558 - - - 297,813	100,083 - - - 294,966 -	- - 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022	109,558 - - 8,985 297,813	109,558 - - -	100,083 - - -	- - 8,985 2,847
RINCIPAL LOSS 018 019 020 021 022 023 otal	109,558 - - 8,985 297,813 - 416,356	109,558 - - 297,813 - 407,371	100,083 - - - 294,966 - 395,049	- - 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 0tal	109,558 - - 8,985 297,813	109,558 - - 297,813 - 407,371 Excess Spread % p.a	100,083 - 294,966 - 395,049 Opening Bond Balance	- - 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 otal CKCESS SPREAD ct-22	109,558 - - 8,985 297,813 - 416,356 Excess Spread (A\$)	109,558 - 297,813 - 407,371 Excess Spread % p.a 0.00%	100,083 - 294,966 395,049 Opening Bond Balance 144,715,415	- - 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 otal XXCESS SPREAD ct-22 ov-22	109,558 - - 8,985 297,813 - 416,356	109,558 - - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888	- - 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 otal CKCESS SPREAD ct-22	109,558 - - 8,985 297,813 - 416,356 Excess Spread (A\$)	109,558 - 297,813 - 407,371 Excess Spread % p.a 0.00%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888	- - 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 otal Ct-22 ec-22	109,558 8,985 297,813 - 416,356 Excess Spread (A\$) - 85,922.02	109,558 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00%	294,966 295,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405	- - 8,985 2,847 -
RINCIPAL LOSS D18 D19 D20 D21 D22 D23 Dtal	109,558	109,558 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.06%	294,966 299,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051	- - 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 03a Excess SPREAD ct-22 ov-22 ec-22 in-23 eb-23	109,558 - 8,985 297,813 - 416,356 Excess Spread (A\$) - 85,922.02 - 120,361.45 124,982.70	109,558 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.06% 1.13%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505	- - 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 0tal CCCSS SPREAD ct-22 0c-22 ec-2223	109,558 - 8,985 297,813 - 416,356 Excess Spread (A\$) - 85,922.02 - 120,361.45 124,982.70 3,728.86	109,558 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.06% 1.13% 0.03%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292	- - 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 00al XXCESS SPREAD ct-22 ov-22 ec-22 in-23 eb-23	109,558 - 8,985 297,813 - 416,356 Excess Spread (A\$) - 85,922.02 - 120,361.45 124,982.70	109,558 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.06% 1.13%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505	- - 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 0tal XCESS SPREAD ct-22 ct-22 ec-22 ec-22 eb-23 alar-23 pr-23	109,558 - - - - - - - - - - - - - - - - - -	109,558 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.13% 0.03% 0.03%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763	- - 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 00al XXCESS SPREAD ctc 22 ov-22 ec-22 in-23 eb-23 lar-23 pr-23	109,558	109,558 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.13% 0.03% 0.03% 0.04% 0.04%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606	- - 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 0tal XCESS SPREAD ct-22 0v-22 ec-2223	109,558 - 8,985 297,813 - 416,356 Excess Spread (AS) - 85,922.02 - 120,361.45 124,982.70 3,728.86 25,355.79 101,499.09 83,384.78	109,558 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.16% 0.03% 0.03% 0.024% 0.97% 0.81%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075	- - 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 otal XXCESS SPREAD ct-22 ov-22 ec-22 in-23 alar-23 pr-23 lay-23 lay-23 lin-23	109,558	109,558 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.13% 0.03% 0.024% 0.97% 0.81%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565	- - 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 otal XXCESS SPREAD ct-22 ov-22 ec-22 in-23 alar-23 pr-23 lay-23 lay-23 lin-23	109,558	109,558 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.13% 0.03% 0.024% 0.97% 0.81%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565	- 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 00al XXCESS SPREAD ctc.22 ov-22 ec-22 in-23 gb-23 lar-23 pr-23 lay-23 in-23	109,558 - 8,985 297,813 - 416,356 Excess Spread (AS) - 85,922.02 - 120,361.45 124,982.70 3,728.86 25,355.79 101,499.09 83,384.78	109,558 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.13% 0.03% 0.24% 0.97% 0.81% 0.43% 0.43% 0.43%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069	- - 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 ottal CKCESS SPREAD ct-12 ov-22 ec-22 in-23 dar-23 pr-23 lar-23 pr-23 lar-23 pr-23 lar-23 pr-23 lar-23 pr-23 eg-23 eg-23 eg-23 eg-23 eg-23 eg-23 eg-23 eg-23	109,558	109,558 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.13% 0.03% 0.024% 0.97% 0.81%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565	- 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 00al XXCESS SPREAD ctc.22 ov-22 ec-22 in-23 gb-23 lar-23 pr-23 lay-23 in-23	109,558	109,558 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.13% 0.03% 0.24% 0.97% 0.81% 0.43% 0.43% 0.43%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069	- 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 030 CKCESS SPREAD ctc.22 ov-22 ec-22 in-23 gb-23 lar-23 pp-23 lay-23 in-23 in-23 gg-23 gg-23 gp-23 ottal	109,558	109,558 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.13% 0.03% 0.24% 0.97% 0.81% 0.43% 0.43% 0.43%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069	- 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 otal XCESS SPREAD cct-22 cc-22 cin-23 ab-b-23 alar-23 pr-23 alar-23	109,558	109,558 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.13% 0.03% 0.24% 0.97% 0.81% 0.43% 0.43% 0.43%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069	- - 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 030 CKCESS SPREAD ctc.22 ov-22 ec-22 in-23 gb-23 lar-23 pp-23 lay-23 in-23 in-23 gg-23 gg-23 gp-23 ottal	109,558	109,558 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.13% 0.03% 0.24% 0.97% 0.81% 0.43% 0.43% 0.43%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069	- 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 otal XCESS SPREAD cct-22 cc-22 cin-23 ab-b-23 alar-23 pr-23 alar-23	109,558	109,558 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.13% 0.03% 0.24% 0.97% 0.81% 0.43% 0.43% 0.43%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069	- 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 00al XXCESS SPREAD ct-22 ov-22 ec-22 nn-23 gb-23 day-23 nn-23 lay-23 lay-23 luy-23 luy-24 lu	109,558	109,558 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.13% 0.03% 0.24% 0.97% 0.81% 0.43% 0.43% 0.43%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069	- - 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 otal XCESS SPREAD ct-22 cv-22 ec-22 in-23 abeb-23 alar-23 pr-23 alar-23 pr-24 alar-24 alar-26 alar-27 alar-27 alar-27 alar-28 alar-28 alar-28 alar-29 alar-	109,558	109,558 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.13% 0.03% 0.24% 0.97% 0.81% 0.43% 0.43% 0.43%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069	- - 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 otal XXCESS SPREAD ct-22 ov-22 ec-22 in-23 alar-23 pp-23 alar-23 pp-23 alar-23 ug-23 in-23	109,558	109,558 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.13% 0.03% 0.24% 0.97% 0.81% 0.43% 0.43% 0.43%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069	- - 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 otal XCESS SPREAD ct-22 cv-22 ec-22 in-23 abeb-23 alar-23 pr-23 alar-23 pr-24 alar-24 alar-26 alar-27 alar-27 alar-27 alar-28 alar-28 alar-28 alar-29 alar-	109,558	109,558 - 297,813 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.13% 0.03% 0.24% 0.97% 0.81% 0.43% 0.43% 0.43%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069	- 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 00tal XXCESS SPREAD ct-22 ov-22 ec-22 in-23 ab-23 lay-23 in-23 lay-23 in-23 lay-23 in-23 in-24 in-26 in-27 in-26 in-27 in-26 in-27 in	109,558	109,558 - 297,813 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.13% 0.03% 0.24% 0.97% 0.81% 0.43% 0.43% 0.43%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069	- 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 otal XXCESS SPREAD ct-22 cv-22 ec-22 sab-23 slar-23 pr-23 slay-23 slay-24	109,558	109,558 - 297,813 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.13% 0.03% 0.24% 0.97% 0.81% 0.43% 0.43% 0.43%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069	- - 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 otal XXCESS SPREAD ct-22 ov-22 ec-22 in-23 alar-23 ppr-23 laly-23 in-23	109,558	109,558 - 297,813 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.13% 0.03% 0.24% 0.97% 0.81% 0.43% 0.43% 0.43%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069	- - 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 otal XXCESS SPREAD ct-22 cv-22 ec-22 sab-23 slar-23 pr-23 slay-23 slay-24	109,558	109,558 - 297,813 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.13% 0.03% 0.24% 0.97% 0.81% 0.43% 0.43% 0.43%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069	- 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 otal XXCESS SPREAD ct-22 ov-22 ec-22 in-23 alar-23 ppr-23 laly-23 in-23	109,558	109,558 - 297,813 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.13% 0.03% 0.24% 0.97% 0.81% 0.43% 0.43% 0.43%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069	- 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 otal XXCESS SPREAD ct-22 cv-22 ec-22 sin-23 slay-23 slay-23 slay-23 slay-23 slay-23 total NNUALISED CPR ct-22 cc-22 in-23 slay-23	109,558	109,558 - 297,813 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.13% 0.03% 0.24% 0.97% 0.81% 0.43% 0.43% 0.43%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069	- - 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 otal XXCESS SPREAD ct-22 ov-22 ec-22 in-23 alar-23 ppr-23 alar-23 jul-23 in-23 in-23 in-23 in-23 in-23 in-23 pp-23 alar-23 pp-23	109,558	109,558 - 297,813 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.13% 0.03% 0.24% 0.97% 0.81% 0.43% 0.43% 0.43%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069	- 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 00al XXCESS SPREAD ct-22 ov-22 ec-22 in-23 alay-23 alay-23 in-23 il-23 il-23 ct-22 ov-22 ec-22 in-23 alay-23 in-23	109,558	109,558 - 297,813 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.13% 0.03% 0.24% 0.97% 0.81% 0.43% 0.43% 0.43%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069	- 8,985 2,847 -
RINCIPAL LOSS 018 019 020 021 022 023 otal XXCESS SPREAD ct-22 ov-22 ec-22 in-23 alar-23 ppr-23 alar-23 jul-23 in-23 in-23 in-23 in-23 in-23 in-23 pp-23 alar-23 pp-23	109,558	109,558 - 297,813 - 297,813 - 407,371 Excess Spread % p.a 0.00% 0.73% 0.00% 1.13% 0.03% 0.24% 0.97% 0.81% 0.43% 0.43% 0.43%	294,966 294,966 395,049 Opening Bond Balance 144,715,415 142,213,888 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069	- 8,985 2,847 -

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>Drawn</u> 16,536.63 977,310.10 150,000.00

Available

Westpac

<u>Party</u> BNP PARIBAS MUFG Bank, Ltd

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 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 2022-1 Trust Progress 2022-2 Trust

Progress 2023-1 Trust Progress Warehouse Trust No .1 Perpetual Trustee (Cold)