PROGRESS 2012-1 TRUST

Wednesday, 11 November 2020

		v	/ednesday, 11 Novem	ber 2020			
Transaction Name:		Progress 2012-1 Trust					
Trustee:		Progress 2012-1 Trust Perpetual Trustee Compar	v Limited				
			iy chineed				
Security Trustee: Originator:		P.T. Limited AMP Bank Limited					
Servicer & Custodian:		AMP Bank Limited					
Issue Date:		Tuesday, 29th May 2012					
Maturity Date:		Friday, 11th December 20	43				
Payment Date:		The 11th day of each mon	th				
Business Day for Payments:		Sydney & Melbourne					
Determination Date & Ex-Interest Date:		Three Business Days befor	e each Payment Date.				
		Base	Margin	Interest Calculation			
Class A Notes		1 M BBSW	155bps	Actual/365			
Class AB Notes		1 M BBSW	285bps	Actual/365			
Class B1 Notes		1 M BBSW	425bps	Actual/365			
Class B2 Notes		1 M BBSW	550bps	Actual/365			
			Current Invested				
	Currency	Initial Stated Amount	Amount	Current Stated Amount	Percentages at Issue	Current Percentages	Rating S&P/Fitch
	,						
Class A Notes	A\$	602,750,000.00	62,173,651.08	62,173,651.08	92.50%	84.74%	AAA / AAA
Class AB Notes	A\$	31,280,000.00	7,164,497.67	7,164,497.67	4.80%		AAA / AAA
Class B1 Notes	A\$	14,340,000.00	2,156,095.79	2,156,095.79	2.20%	2.94%	AA+ / N.R.
Class B2 Notes	A\$	1,630,000.00	245,078.86	245,078.86	0.25%	0.33%	AA+ / N.R.
TOTAL		650,000,000.00	71,739,323.40	71,739,323.40	99.75%	97.78%	
Consider Linite		4 600 000	4 630 000	4 636 555 55			
Capital Units	A\$	1,630,000.00	1,630,000.00	1,630,000.00	0.25%	2.22%	
TOTAL		651,630,000.00	73,369,323.40	73,369,323.40	100.00%	100.00%	-
Current Payment Date:	Pre Payment	Wednesday, 11 November	2020				
	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	0.1059	1.6400%	11-Nov-20	60,275	1.43	27.90	0.1031
Class AB Notes Class B1 Notes	0.2352	2.9400%	11-Nov-20 11-Nov-20	3,128 1,434	5.68 5.61	61.95 68.27	0.2290
Class B2 Notes	0.1572 0.1572	4.3400% 5.5900%	11-Nov-20	1,434	7.22	68.27	0.1504 0.1504
	0.1572						0.1301
TOTAL				64,837	19.94	226.40	
COLLATERAL INFORMATION			At Issue		<u>Oct - 20</u>		
Total pool size:			\$645,129,623.00 4054		\$72,653,013.93		
Total Number Of Loans (UnConsolidated): Total number of loans (consolidating split loans):			2424		722 480		
Average loan Size:			\$266,143.00		\$151,360.45		
Maximum loan size:			\$750,000.00		\$640,000.00		
Total property value:			\$1,186,909,227.00		\$239,408,640.63		
Number of Properties:			2575		502		
Average property value:			\$460,936.00		\$476,909.64		
Average current LVR: Average Term to Maturity (months):			57.00% 289		33.27% 188.23		
Maximum Remaining Term to Maturity (months):			350		247.40		
Weighted Average Seasoning (months):			42		137.43		
Weighted Average Current LVR:			64.10%		54.09%		
Weighted Average Term to Maturity (months):			303		214.96		
% of pool with loans > \$500,000:			13.00%		8.62%		
% of pool (amount) LoDoc Loans:			0.000				
			0.00%		0.00%		
Maximum Current LVR: % Fixed Rate Loans(Value):			95.00%		0.00% 108.77%		
% Fixed Rate Loans(Value): % Interst Only Ioans (Value):					0.00%		
% Fixed Rate Loans(Value): % Interst Only Ioans (Value): Weighted Average Coupon:			95.00% 17.30% 48.90% 6.80%		0.00% 108.77% 7.38% 8.10% 3.58%		
% Fixed Rate Loans(Value): % Interst Only Ioans (Value):			95.00% 17.30% 48.90%		0.00% 108.77% 7.38% 8.10%		
% Fixed Rate Loans(Value): % Interst Only Ioans (Value): Weighted Average Coupon: Investment Loans: Outstanding Balance Distribution			95.00% 17.30% 48.90% 6.80% 28.00% \$ % at Issue		0.00% 108.77% 7.38% 8.10% 3.58% 36.53% <u>Oct - 20</u>		
% Fixed Rate Loans(Value): % Interst Only Ioans (Value): Weighted Average Coupon: Investment Loans: Outstanding Balance Distribution ≤ \$0			95.00% 17.30% 48.90% 6.80% 28.00% <u>\$ % at Issue</u> 0.00%		0.00% 108.77% 7.38% 8.10% 3.58% 36.53% <u>Oct - 20</u> -0.68%		
% Fixed Rate Loans(Value): % Interst Only Ioans (Value): Weighted Average Coupon: Investment Loans: Outstanding Balance Distribution			95.00% 17.30% 48.90% 6.80% 28.00% \$ % at Issue		0.00% 108.77% 7.38% 8.10% 3.58% 36.53% <u>Oct - 20</u>		
% Fixed Rate Loans(Value): % Interst Only Ioans (Value): Weighted Average Coupon: Investment Loans: Outstanding Balance Distribution ≤ \$0 > \$0 and ≤ \$100,000			95.00% 17.30% 48.90% 28.00% \$ % at Issue 0.00% 3.88%		0.00% 108.77% 8.10% 3.58% 36.53% <u>Oct - 20</u> -0.68% 8.13%		
% Fixed Rate Loans(Value): % Interst Only Ioans (Value): Weighted Average Coupon: Investment Loans: Outstanding Balance Distribution ≤ \$0 > \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000 > \$150,000 and ≤ \$200,000 > \$200,000 and ≤ \$250,000			95.00% 17.30% 48.90% 28.00% \$ % at issue 0.00% 3.88% 9.12% 13.65% 18.26%		0.00% 108.77% 8.10% 3.53% 36.53% <u>Oct - 20</u> -0.68% 8.13% 10.63% 12.59% 15.43%		
<pre>% Fixed Rate Loans(Value): % Interst Only Ioans (Value): Weighted Average Coupon: Investment Loans: Outstanding Balance Distribution ≤ \$0 > \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000 > \$150,000 and ≤ \$200,000 > \$200,000 and ≤ \$200,000 > \$250,000 and ≤ \$300,000</pre>			95.00% 17.30% 48.90% 28.00% 5% at Issue 0.00% 3.88% 9.12% 13.65% 18.26% 13.09%		0.00% 108.77% 7.38% 8.10% 3.58% 36.53% <u>Oct - 20</u> -0.68% 8.13% 10.63% 12.59% 15.43% 17.01%		
% Fixed Rate Loans(Value): % Interst Only Ioans (Value): Weighted Average Coupon: Investment Loans: Outstanding Balance Distribution ≤ \$0 > \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000 > \$150,000 and ≤ \$150,000 > \$150,000 and ≤ \$250,000 > \$250,000 and ≤ \$350,000 > \$350,000 and ≤ \$350,000			95.00% 17.30% 48.90% 28.00% \$ % at issue 0.00% 3.88% 9.12% 13.65% 18.26% 13.09% 13.09%		0.00% 108.77% 7.38% 8.10% 3.58% 36.53% 0ct - 20 -0.68% 8.13% 10.63% 12.59% 15.43% 11.51%		
% Fixed Rate Loans(Value): % Interst Only Ioans (Value): Weighted Average Coupon: Investment Loans: Outstanding Balance Distribution ≤ \$0 > \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000 > \$150,000 and ≤ \$250,000 > \$200,000 and ≤ \$250,000 > \$250,000 and ≤ \$300,000 > \$350,000 and ≤ \$300,000 > \$350,000 and ≤ \$400,000			95.00% 17.30% 48.90% 28.00% § % at issue 0.00% 3.88% 9.12% 13.65% 18.26% 13.09% 13.64% 9.35%		0.00% 108.77% 8.10% 3.53% 36.53% Oct - 20 -0.68% 8.13% 10.63% 11.543% 17.01% 11.51% 9.16%		
% Fixed Rate Loans(Value): % Interst Only Ioans (Value): Weighted Average Coupon: Investment Loans: Outstanding Balance Distribution ≤ \$0 > \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000 > \$150,000 and ≤ \$150,000 > \$150,000 and ≤ \$250,000 > \$250,000 and ≤ \$350,000 > \$350,000 and ≤ \$350,000			95.00% 17.30% 48.90% 28.00% \$ % at issue 0.00% 3.88% 9.12% 13.65% 18.26% 13.09% 13.09%		0.00% 108.77% 7.38% 8.10% 3.58% 36.53% 0ct - 20 -0.68% 8.13% 10.63% 12.59% 15.43% 11.51%		
<pre>% Fixed Rate Loans(Value): % Interst Only Ioans (Value): Weighted Average Coupon: Investment Loans: Outstanding Balance Distribution ≤ \$0 > \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000 > \$150,000 and ≤ \$200,000 > \$200,000 and ≤ \$200,000 > \$200,000 and ≤ \$300,000 > \$250,000 and ≤ \$300,000 > \$330,000 and ≤ \$300,000 > \$330,000 and ≤ \$400,000 > \$400,000 and ≤ \$450,000</pre>			95.00% 17.30% 48.90% 28.00% \$ % at Issue 0.00% 3.88% 9.12% 13.65% 18.26% 13.06% 13.64% 9.35%		0.00% 108.77% 7.38% 8.10% 3.58% 36.53% <u>Oct - 20</u> -0.68% 8.13% 10.63% 12.59% 17.01% 11.51% 9.16% 6.31%		
% Fixed Rate Loans(Value): % Interst Only Ioans (Value): Weighted Average Coupon: Investment Loans: Outstanding Balance Distribution ≤ \$0 > \$0 and ≤ \$100,000 > \$150,000 and ≤ \$150,000 > \$150,000 and ≤ \$200,000 > \$200,000 and ≤ \$200,000 > \$250,000 and ≤ \$300,000 > \$350,000 and ≤ \$450,000 > \$350,000 and ≤ \$450,000 > \$440,000 and ≤ \$550,000 > \$550,000 and ≤ \$500,000			95.00% 17.30% 48.90% 28.00% \$ % at issue 0.00% 3.88% 9.12% 13.65% 18.26% 13.09% 13.64% 9.33% 5.95% 4.45% 3.48% 2.43%		0.00% 108.77% 7.38% 8.10% 3.58% 36.53% 0ct - 20 -0.68% 8.13% 10.63% 12.59% 17.01% 11.51% 9.16% 6.31% 1.28% 2.34%		
% Fixed Rate Loans(Value): % Interst Only Ioans (Value): Weighted Average Coupon: Investment Loans:			95.00% 17.30% 48.90% 28.00% \$ % at Issue 0.00% 3.88% 9.12% 13.65% 18.26% 13.64% 9.33% 5.55% 4.45% 3.48% 2.43%		0.00% 108.77% 7.33% 8.10% 3.53% 0 <u>Ct - 20</u> -0.68% 8.13% 10.63% 12.59% 15.43% 17.01% 9.16% 6.31% 1.28% 2.88% 2.24%		
<pre>% Fixed Rate Loans(Value): % Interst Only Ioans (Value): Weighted Average Coupon: Investment Loans: Outstanding Balance Distribution ≤ \$0 > \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000 > \$100,000 and ≤ \$150,000 > \$200,000 and ≤ \$250,000 > \$250,000 and ≤ \$250,000 > \$350,000 and ≤ \$300,000 > \$350,000 and ≤ \$400,000 > \$350,000 and ≤ \$400,000 > \$450,000 and ≤ \$550,000 > \$550,000 and ≤ \$500,000 > \$550,000 and ≤ \$600,000 > \$650,000 and ≤ \$550,000 > \$650,000 and ≤ \$550,000</pre>			95.00% 17.30% 48.90% 28.00% \$ % at Issue 0.00% 3.88% 9.912% 13.65% 13.65% 13.09% 13.64% 9.35% 5.95% 4.45% 3.48% 2.43% 1.78%		0.00% 108.77% 7.38% 8.10% 3.58% 36.53% 0.068% 8.13% 10.63% 10.63% 11.51% 9.16% 6.31% 1.28% 2.88% 2.34% 3.39% 0.00%		
<pre>% Fixed Rate Loans(Value): % Interst Only Ioans (Value): Weighted Average Coupon: Investment Loans: <u>Outstanding Balance Distribution</u> ≤ \$0 > \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000 > \$150,000 and ≤ \$250,000 > \$250,000 and ≤ \$250,000 > \$2520,000 and ≤ \$350,000 > \$350,000 and ≤ \$400,000 > \$400,000 and ≤ \$50,000 > \$450,000 and ≤ \$550,000 > \$550,000 and ≤ \$550,000 > \$550,000 and ≤ \$550,000</pre>			95.00% 17.30% 48.90% 28.00% \$ % at Issue 0.00% 3.88% 9.12% 13.65% 18.26% 13.64% 9.33% 5.55% 4.45% 3.48% 2.43%		0.00% 108.77% 7.33% 8.10% 3.53% 0 <u>Ct - 20</u> -0.68% 8.13% 10.63% 12.59% 15.43% 17.01% 9.16% 6.31% 1.28% 2.88% 2.24%		

utstanding Balance LVR Distribution	\$ % at Issue	<u>Oct - 20</u>
0%	0.00%	-0.68%
0% and ≤ 25%	3.98%	10.66%
25% and ≤ 30%	2.01%	5.18%
30% and ≤ 35%	2.61%	4.18%
35% and ≤ 40%	4.12%	5.41%
I0% and ≤ 45%	3.51%	7.01%
15% and ≤ 50%	5.05%	4.57%
50% and ≤ 55%	5.46%	11.44%
55% and ≤ 60%	6.80%	8.03%
60% and ≤ 65%	7.58%	10.46%
5% and ≤ 70%	10.76%	9.60%
'0% and ≤ 75%	11.67%	7.73%
75% and ≤ 80%	28.27%	12.63%
30% and ≤ 85%	2.05%	1.91%
$15\% \text{ and } \le 90\%$	5.17%	1.42%
90% and ≤ 95%	0.95%	0.00%
95% and ≤ 100%	0.00%	0.00%
100%	0.00%	0.44%
tal	100.00%	100.00%
ortgage Insurance	<u>\$ % at Issue</u>	<u>Oct - 20</u>
nworth	27.40%	24.83%
E	72.60%	74.74%
insured	0.00%	0.43%
al	100.00%	100.00%
soning Analysis	£ 9/ at losua	0.4 30
soning Analysis	<u>\$ % at Issue</u> 1.29%	<u>Oct - 20</u>
mths and ≤ 9 mths		0.00%
mths and ≤ 12 mths	8.97%	0.00%
2 mths and \leq 15 mths 5 mths and $<$ 18 mths	15.19%	0.00%
5 mths and \leq 18 mths	8.18%	0.00%
8 mths and ≤ 21 mths	6.89%	0.00%
1 mths and ≤ 24 mths	22.57%	0.00%
4 mths and ≤ 36 mths	8.20%	0.00%
6 mths and ≤ 48 mths	7.89%	0.00%
I8 mths and ≤ 60 mths	4.98%	0.00%
i0 mths and ≤ 72 mths	3.49%	0.00%
2 mths and ≤ 84 mths	2.61%	0.00%
34 mths and ≤ 96 mths	3.98%	0.00%
96 mths and ≤ 108 mths	1.32%	0.00%
108 mths and ≤ 120 mths	4.45%	25.04%
120 mths	0.00%	74.96%
otal	100.00%	100.00%
tal	100.00%	100.00%
eographic Distribution	\$ % at Issue	<u> Oct - 20</u>
ographic Distribution T - Metro	<mark>\$ % at Issue</mark> 1.97%	<u>Oct - 20</u> 2.16%
ographic Distribution T - Metro	\$ % at Issue	<u> Oct - 20</u>
rographic Distribution -T - Metro tal ACT	<u>\$ % at Issue</u> 1.97% 1.97%	<u>Oct - 20</u> 2.16% 2.16%
rographic Distribution IT - Metro tal ACT W - Inner city	<u>\$ % at Issue</u> 1.97% 1.97% 0.07%	<u>Oct - 20</u> 2.16% 2.16% 0.00%
ographic Distribution T - Metro tal ACT W - Inner city W - Metro	<u>\$ % at Issue</u> 1.97% 1.97% 0.07% 29.48%	<u>Oct - 20</u> 2.16% 2.16% 0.00% 27.20%
ographic Distribution T - Metro Ial ACT W - Inner city W - Metro W - Non metro	<u>\$ % at issue</u> 1.97% 1.97% 0.07% 29.48% 10.42%	<u>Oct - 20</u> 2.16% 2.15% 0.00% 27.20% 9.11%
ographic Distribution T - Metro tal ACT W - Inner city W - Metro W - Non metro	<u>\$ % at Issue</u> 1.97% 1.97% 0.07% 29.48%	<u>Oct - 20</u> 2.16% 2.16% 0.00% 27.20%
ographic Distribution T - Metro tal ACT W - Inner city W - Metro W - Non metro tal NSW	5 % at issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98%	<u>Oct - 20</u> 2.16% 2.16% 0.00% 27.20% 9.11% 36.31%
ographic Distribution T - Metro al ACT W - Inner city W - Metro W - Non metro al NSW - Metro	<u>\$ % at Issue</u> 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55%	<u>Oct - 20</u> 2.16% 2.16% 0.00% 27.20% 9.11% 36.31% 0.70%
ographic Distribution F - Metro al ACT W - Inner city W - Metro W - Non metro al NSW - Metro - Metro - Non metro	<u>\$ % at issue</u> 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16%	Oct - 20 2.16% 2.16% 0.00% 27.20% 9.11% 36.31% 0.70% 0.20%
ographic Distribution F - Metro al ACT W - Inner city W - Metro W - Non metro al NSW - Metro - Metro - Non metro	<u>\$ % at Issue</u> 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55%	<u>Oct - 20</u> 2.16% 2.16% 0.00% 27.20% 9.11% 36.31% 0.70%
ographic Distribution I - Metro al ACT N - Inner city N - Metro N - Non metro al NSW - Metro - Non metro al NT	\$ % at issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72%	Oct - 20 2.16% 2.16% 2.16% 0.00% 27.20% 9.11% 36.31% 0.70% 0.20% 0.90%
ographic Distribution T - Metro al ACT W - Inner city W - Nor metro al NSW - Metro - Non metro al NSW - Metro D - Inner city	\$ % at issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00%	Oct - 20 2.16% 2.16% 0.00% 27.20% 9.11% 36.31% 0.70% 0.20% 0.90% 0.00%
ographic Distribution I - Metro al ACT W - Inner city W - Metro W - Non metro al NSW - Metro - Non metro al NT D - Inner city - Metro	\$ % at Issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49%	0ct - 20 2.16% 2.16% 0.00% 27.20% 9.11% 36.31% 0.70% 0.20% 0.90% 0.90% 6.67%
ographic Distribution T - Metro ial ACT W - Inner city W - Metro W - Non metro ial NSW - Metro - Non metro al NT D - Inner city D - Metro - Non metro	\$ % at issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14%	Oct - 20 2.16% 2.16% 2.16% 0.00% 27.20% 9.11% 36.31% 0.70% 0.20% 0.90% 0.00% 6.67% 11.51%
ographic Distribution T - Metro tal ACT W - Inner city W - Metro W - Non metro tal NSW - Metro - Non metro tal NT D - Inner city D - Metro D - Metro D - Metro	\$ % at Issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49%	Oct - 20 2.16% 2.16% 0.00% 27.20% 9.11% 36.31% 0.70% 0.20% 0.90% 0.90% 0.67%
ographic Distribution T - Metro tal ACT W - Inner city W - Non metro tal NSW - Metro - Non metro tal NT D - Inner city D - Metro D - Non metro tal QLD	\$ % at Issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14% 15.63%	Oct - 20 2.16% 2.16% 2.16% 0.00% 27.20% 9.11% 36.31% 0.70% 0.20% 0.90% 0.00% 6.67% 11.51% 18.18%
ographic Distribution T - Metro tal ACT W - Inner city W - Metro W - Non metro tal NSW - Metro - Non metro tal NT D - Inner city D - Metro D - Non metro tal QLD - Inner city	5 % at Issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14% 15.63%	Oct - 20 2.16% 2.16% 2.16% 0.00% 27.20% 9.11% 36.31% 0.70% 0.90% 0.00% 6.67% 11.51% 18.18% 0.00%
ographic Distribution T - Metro al ACT W - Inner city W - Metro W - Non metro al NSW - Metro - Non metro al NT D - Inner city D - Non metro al QLD - Inner city - Metro	\$ % at issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14% 15.63% 0.00% 7.18%	Oct - 20 2.16% 2.16% 2.16% 0.00% 9.11% 36.31% 0.70% 0.20% 0.90% 6.67% 11.51% 18.18% 0.00% 10.04%
ographic Distribution T - Metro tal ACT W - Inner city W - Metro W - Non metro tal NSW - Metro - Non metro tal NT D - Inner city D - Metro D - Non metro tal QLD - Inner city - Metro - Non metro	\$ % at Issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14% 15.63% 0.00% 7.18% 0.89%	0ct - 20 2.16% 2.16% 2.16% 2.720% 9.11% 36.31% 0.70% 0.20% 0.20% 0.90% 0.90% 0.90% 1.51% 18.18% 10.00% 0.00% 0.00%
ographic Distribution T - Metro tal ACT W - Inner city W - Metro W - Non metro tal NSW - Metro - Non metro tal NT D - Inner city D - Metro D - Non metro tal QLD - Inner city - Metro - Non metro	\$ % at issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14% 15.63% 0.00% 7.18%	Oct - 20 2.16% 2.16% 2.16% 0.00% 9.11% 36.31% 0.70% 0.20% 0.90% 6.67% 11.51% 18.18% 0.00% 10.04%
ographic Distribution T - Metro tal ACT W - Inner city W - Metro W - Non metro tal NSW - Metro - Non metro tal NT D - Inner city D - Metro D - Non metro tal QLD - Inner city - Metro - Non metro tal SA	\$ % at issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14% 15.63% 0.00% 7.18% 0.89% 8.07%	Oct - 20 2.16% 2.16% 2.16% 0.00% 9.11% 36.31% 0.70% 0.20% 0.90% 6.67% 11.51% 18.18% 0.00% 10.04% 0.72% 10.76%
ographic Distribution T - Metro al ACT W - Inner city W - Metro W - Non metro al NSW - Metro - Non metro al NT D - Inner city D - Ioner city D - Non metro al QLD - Inner city - Metro S - Inner city - Metro - Ioner city - Inner city	\$ % at Issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14% 15.63% 0.00% 8.49% 7.18% 0.89% 8.07% 0.03%	Oct - 20 2.16% 2.16% 2.16% 0.00% 27.20% 9.11% 36.31% 0.70% 0.20% 0.90% 0.00% 6.67% 11.51% 18.18% 0.00% 10.04% 0.72% 10.76% 0.24%
Degraphic Distribution 1 - Metro al ACT N - Inner city N - Metro N - Non metro al NSW - Metro - Non metro al NT D - Inner city - Metro D - Non metro al QLD - Inner city - Metro - Non metro al QLD - Inner city - Inner city	\$ % at Issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14% 15.63% 0.00% 7.18% 0.89% 8.07% 0.03% 0.56%	Oct - 20 2.16% 2.16% 2.16% 0.00% 27.20% 9.11% 36.31% 0.70% 0.20% 0.90% 0.00% 6.67% 11.51% 18.18% 0.00% 10.04% 0.72% 10.76% 0.24% 0.07%
ographic Distribution T - Metro al ACT W - Inner city W - Metro W - Non metro al NSW - Metro - Non metro al NT D - Inner city D - Inner city D - Metro - Non metro al QLD - Inner city - Metro - Non metro al SA S - Inner city - Metro - S - Inner city - Metro - Non metro al SA	\$ % at issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.15% 0.72% 0.00% 8.49% 7.14% 15.63% 0.00% 7.18% 0.89% 8.07% 0.03% 0.55% 0.05% 0.05% 0.05% 0.05% 0.00%	Oct - 20 2.16% 2.16% 2.16% 0.00% 27.20% 9.11% 36.31% 0.70% 0.20% 0.90% 6.67% 11.51% 18.18% 0.00% 10.76% 0.24% 0.77% 0.19%
ographic Distribution T - Metro al ACT W - Inner city W - Metro W - Non metro al NSW - Metro - Non metro al NT D - Inner city D - Inner city D - Metro - Non metro al QLD - Inner city - Metro - Non metro al SA S - Inner city - Metro - S - Inner city - Metro - Non metro al SA	\$ % at Issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14% 15.63% 0.00% 7.18% 0.89% 8.07% 0.03% 0.56%	Oct - 20 2.16% 2.16% 2.16% 0.00% 27.20% 9.11% 36.31% 0.70% 0.20% 0.90% 0.00% 6.67% 11.51% 18.18% 0.00% 10.04% 0.72% 10.76% 0.24% 0.07%
ographic Distribution T - Metro tal ACT W - Inner city W - Metro W - Non metro tal NSW - Metro - Non metro tal NT D - Inner city D - Metro D - Non metro tal NT D - Inner city - Metro - Non metro tal SA S - Inner city S - Metro S - Non metro tal SA	\$ % at Issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14% 15.63% 0.00% 8.9% 0.00% 8.49% 7.14% 15.63% 0.00% 7.18% 0.89% 8.07% 0.03% 0.56% 0.46% 1.05%	Oct - 20 2.16% 2.16% 2.16% 0.00% 27.20% 9.11% 36.31% 0.70% 0.20% 0.90% 0.00% 6.67% 11.51% 18.18% 0.00% 10.04% 0.72% 10.76% 0.24% 0.07% 0.19% 0.50%
ographic Distribution T - Metro tal ACT W - Inner city W - Metro W - Non metro tal NSW - Metro - Non metro tal NT D - Inner city D - Inner city D - Metro D - Non metro tal QLD - Inner city - Metro - Non metro tal SA S - Inner city S - Inner city	<pre>\$% at issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14% 15.63% 0.00% 7.18% 0.89% 8.07% 0.89% 8.07% 0.03% 0.55% 0.46% 1.05%</pre>	Oct - 20 2.16% 2.16% 2.16% 2.16% 0.00% 9.11% 36.31% 0.70% 0.20% 0.90% 0.00% 6.67% 11.51% 18.18% 0.00% 10.76% 0.24% 0.07% 0.19% 0.50% 0.35%
ographic Distribution T - Metro al ACT W - Inner city W - Metro W - Non metro al NSW - Metro - Non metro al NT D - Inner city D - Inner city D - Non metro al QLD - Inner city - Metro - Non metro al SA S - Inner city - Non metro al SA S - Inner city - Non metro al SA S - Inner city - Inner city	\$% at issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14% 15.63% 0.00% 7.18% 0.89% 8.07% 0.03% 0.56% 0.46% 1.05% 0.37% 19.45%	Oct - 20 2.16% 2.16% 2.16% 0.00% 9.11% 36.31% 0.70% 0.20% 0.90% 0.00% 0.00% 0.00% 11.51% 18.18% 0.00% 10.04% 0.72% 10.76% 0.24% 0.77% 0.19% 0.50% 0.35% 16.97%
ographic Distribution T - Metro tal ACT W - Inner city W - Metro W - Non metro tal NSW - Metro - Non metro tal NT D - Inner city D - Inner city D - Non metro tal QLD - Inner city - Metro - Non metro tal SA S - Inner city S - Metro - Non metro tal TS S - Inner city - Inner city - Inner city - Inner city - Inner city - Non metro tal SA S - Inner city - Inner city	5 % at Issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14% 15.63% 0.00% 7.18% 0.89% 8.49% 7.14% 15.63% 0.00% 7.18% 0.89% 8.07% 0.03% 0.56% 0.46% 1.05% 0.45% 1.05%	Oct - 20 2.16% 2.16% 2.16% 0.00% 27.20% 9.11% 36.31% 0.70% 0.20% 0.90% 0.00% 6.67% 11.51% 18.18% 0.00% 0.24% 0.76% 0.24% 0.76% 0.24% 0.50% 0.35% 16.97% 1.72%
ographic Distribution T - Metro tal ACT W - Inner city	\$% at issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14% 15.63% 0.00% 7.18% 0.89% 8.07% 0.03% 0.56% 0.46% 1.05% 0.37% 19.45%	Oct - 20 2.16% 2.16% 2.16% 0.00% 9.11% 36.31% 0.70% 0.20% 0.90% 0.00% 0.00% 0.00% 11.51% 18.18% 0.00% 10.04% 0.72% 10.76% 0.24% 0.77% 0.19% 0.50% 0.35% 16.97%
ographic Distribution T - Metro tal ACT W - Inner city W - Metro W - Non metro tal NSW - Metro - Non metro tal NT D - Inner city D - Inner city D - Metro D - Non metro tal QLD - Inner city - Metro S - Inner city S - Metro S - Inner city S - Metro S - Non metro tal SA S - Inner city S - Metro S - Non metro tal TAS C - Inner city - Metro - Inner city - Metro - Non metro tal TAS C - Inner city - Metro - Non metro tal TAS	5 % at issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14% 15.63% 0.00% 7.18% 0.89% 8.07% 0.00% 7.18% 0.89% 8.07% 0.00% 7.18% 0.89% 8.07% 0.00% 7.18% 0.89% 8.07% 0.05% 0.46% 1.05% 0.37% 19.45% 2.11% 2.193%	Oct - 20 2.16% 2.16% 2.16% 2.16% 0.00% 9.11% 36.31% 0.70% 0.20% 0.90% 0.00% 0.104% 0.75% 0.35% 16.97% 1.72% 19.05%
ographic Distribution T - Metro tal ACT W - Inner city W - Metro W - Non metro tal NSW - Metro - Non metro tal NT D - Inner city D - Inner city D - Non metro tal QLD - Inner city - Metro - Non metro tal QLD - Inner city - Second	<pre>\$% at Issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14% 15.63% 0.00% 7.18% 0.00% 7.18% 0.89% 8.07% 0.03% 0.56% 0.46% 1.05%</pre>	Oct - 20 2.16% 2.16% 2.16% 0.00% 27.20% 9.11% 36.31% 0.70% 0.20% 0.90% 0.00% 6.67% 11.51% 18.18% 0.00% 0.24% 0.75% 0.24% 0.50% 0.35% 16.97% 1.72% 19.05% 0.46%
ographic Distribution T - Metro al ACT W - Inner city W - Metro W - Non metro al NSW - Metro - Non metro al NT D - Inner city D - Inner city D - Non metro al QLD - Inner city - Metro - Non metro al SA S - Inner city - Metro S - Non metro al SA S - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al VIC A - Inner city - Metro	<pre>\$% at issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14% 15.63% 0.00% 7.18% 0.89% 8.07% 0.03% 0.89% 8.07% 0.03% 0.56% 0.46% 1.05% 0.46% 1.05% 0.37% 19.45% 2.11% 2.193%</pre>	Oct - 20 2.16% 2.16% 2.16% 2.16% 0.00% 27.20% 9.11% 36.31% 0.70% 0.90% 0.00% 0.24% 0.35% 0.46% 8.64%
ographic Distribution I - Metro al ACT N - Inner city N - Metro N - Non metro al NSW - Metro - Non metro al NT D - Inner city D - Inner city D - Inner city - Non metro al QLD - Inner city - Metro - Non metro al SA - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al VIC	5 % at issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14% 15.63% 0.00% 7.18% 0.00% 7.18% 0.00% 7.18% 0.00% 7.14% 15.63% 0.00% 7.14% 15.63% 0.03% 0.56% 0.46% 1.05% 0.37% 19.45% 2.11% 21.93% 0.15% 9.01% 1.50%	Oct - 20 2.16% 2.16% 2.16% 2.16% 0.00% 9.11% 36.31% 0.70% 0.20% 0.90% 6.67% 11.51% 18.18% 0.00% 10.46% 0.24% 0.75% 0.35% 16.97% 1.72% 19.05% 0.46% 8.64% 3.05%
ographic Distribution T - Metro al ACT W - Inner city W - Metro W - Non metro al NSW - Metro - Non metro al NT D - Inner city D - Inner city D - Inner city - Non metro al QLD - Inner city - Metro - Non metro al SA S - Inner city - Metro S - Non metro al TAS : - Inner city : - Metro : - Non metro al TAS : - Inner city : - Metro : - Non metro al VIC - Inner city : - Metro : - Non metro al VIC	<pre>\$% at issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14% 15.63% 0.00% 7.18% 0.89% 8.07% 0.03% 0.89% 8.07% 0.03% 0.56% 0.46% 1.05% 0.46% 1.05% 0.37% 19.45% 2.11% 2.193%</pre>	Oct - 20 2.16% 2.16% 2.16% 2.16% 0.00% 27.20% 9.11% 36.31% 0.70% 0.90% 0.00% 0.24% 0.35% 0.46% 8.64%
ographic Distribution I - Metro al ACT W - Inner city N - Non metro al NSW - Metro - Non metro al NT D - Inner city - Metro D - Non metro al QLD - Inner city - Metro - Non metro al SA S - Inner city - Metro - Non metro al SA S - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al VIC A - Inner city - Metro - Non metro al VIC - Non metro al WA	\$ % at issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14% 15.63% 0.00% 8.49% 7.14% 15.63% 0.00% 7.14% 15.63% 0.00% 7.14% 15.63% 0.00% 7.14% 15.63% 0.00% 7.14% 15.63% 0.03% 0.56% 0.46% 1.05% 0.37% 19.45% 21.13% 0.15% 9.01% 1.50% 10.66%	$\begin{array}{c} \underline{\text{Oct}-20}\\ 2.16\%\\ 2.16\%\\ 2.16\%\\ 0.00\%\\ 27.20\%\\ 9.11\%\\ 36.31\%\\ 0.70\%\\ 0.20\%\\ 0.90\%\\ 0.90\%\\ 0.00\%\\ 0.00\%\\ 10.00\%\\ 10.00\%\\ 10.15\%\\ 10.76\%\\ 10.77\%\\ 10.76\%\\ 10.76\%\\ 10.76\%\\ 10.75\%\\ 10.75\%\\ 10.50\%\\ 0.46\%\\ 8.64\%\\ 3.05\%\\ 12.15\%\\ \end{array}$
egraphic Distribution I - Metro al ACT N - Inner city N - Non metro al NSW - Metro - Non metro al NT O - Inner city O - Inner city O - Inner city - Inner city - Metro - Non metro al QLD - Inner city - Metro - Non metro al SA S - Inner city - Metro S - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al VIC - Inner city - Inner city - Metro - Non metro al VIC - Inner city - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al VIC - Non metro al WA al Inner City	<pre> \$ % at issue 1.97% 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14% 15.63% 0.00% 7.18% 0.89% 8.07% 0.00% 7.18% 0.89% 8.07% 0.03% 0.56% 0.46% 1.05% 0.46% 1.05% 0.46% 1.05% 0.46% 1.05% 0.46% 1.05% 0.46% 1.05% 0.46% 1.05% 0.46% 1.05% 0.46% 1.05% 0.46% 1.05% 0.46% 1.05% 0.46% 1.05% 0.46% 1.50% 0.15% 0.16% 0.63% 0.63% 0.63% 0.63% 0.63% 0.63% 0.63% 0.63% 0.63% 0.63% 0.63% 0.63% 0.65% 0</pre>	$\begin{array}{c} \underline{\text{Oct}-20}\\ 2.16\%\\ 2.16\%\\ 2.16\%\\ 0.00\%\\ 27.20\%\\ 9.11\%\\ 36.31\%\\ 0.70\%\\ 0.20\%\\ 0.90\%\\ 0.00\%\\ 6.67\%\\ 11.51\%\\ 18.18\%\\ 0.00\%\\ 10.0\%\\ 10.0\%\\ 10.72\%\\ 10.76\%\\ 0.24\%\\ 0.72\%\\ 10.76\%\\ 10.5\%\\ 10$
Degraphic Distribution I - Metro al ACT W - Inner city N - Metro W - Non metro al NSW - Metro - Non metro al NT D - Inner city - Metro D - Inner city - Metro - Non metro al QLD - Inner city - Metro - Non metro al SA - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al WA al Inner City al Metro	\$ % at Issue 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14% 15.63% 0.00% 7.18% 0.89% 8.07% 0.03% 0.56% 0.46% 1.05% 0.56% 0.46% 1.05% 0.15% 0.15% 0.15% 0.15% 0.15% 0.15% 0.15% 0.15% 0.15% 0.15% 0.15% 0.15% 0.15% 0.15% 0.15% 0.16% 0.15% 0.16% 0.16% 0.16% 0.16% 0.16% 0.16% 0.16% 0.16% 0.16% 0.15% 0.15% 0.15% 0.15% 0.15% 0.15% 0.15% 0.16% 0.15% 0.15% 0.15% 0.15% 0.15% 0.15% 0.16% 0.15% 0.15% 0.15% 0.16% 0.15% 0.16% 0.15% 0.15% 0.15% 0.05% 0.15% 0.05% 0.15% 0.05% 0.15% 0.05% 0.15% 0.05% 0.15% 0.05% 0.15% 0.15% 0.05% 0.15% 0.05% 0.15% 0.05% 0.15% 0.05% 0.15% 0.05% 0.05% 0.15% 0.05% 0.05% 0.15% 0.05% 0.05% 0.05% 0.15% 0.05% 0.05% 0.05% 0.15% 0.05%	Oct - 20 2.16% 2.16% 2.16% 0.00% 27.20% 9.11% 36.31% 0.70% 0.90% 0.00% 6.67% 11.51% 18.18% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.24% 0.07% 0.50% 0.35% 16.97% 1.72% 19.05% 0.46% 8.64% 3.05% 12.15% 1.05% 72.47%
ographic Distribution T - Metro tal ACT W - Inner city W - Metro W - Non metro tal NSW - Metro - Non metro tal NT D - Inner city D - Metro D - Non metro tal QLD - Inner city - Metro - Non metro tal SA S - Inner city S - Metro S - Non metro tal TS C - Inner city - Metro - Inner city S - Metro - Inner city - Inn	<pre> \$ % at issue 1.97% 1.97% 1.97% 0.07% 29.48% 10.42% 39.98% 0.55% 0.16% 0.72% 0.00% 8.49% 7.14% 15.63% 0.00% 7.18% 0.89% 8.07% 0.00% 7.18% 0.89% 8.07% 0.03% 0.56% 0.46% 1.05% 0.46% 1.05% 0.46% 1.05% 0.46% 1.05% 0.46% 1.05% 0.46% 1.05% 0.46% 1.05% 0.46% 1.05% 0.46% 1.05% 0.46% 1.05% 0.46% 1.05% 0.46% 1.05% 0.46% 1.50% 0.15% 0.16% 0.63% 0.63% 0.63% 0.63% 0.63% 0.63% 0.63% 0.63% 0.63% 0.63% 0.63% 0.63% 0.65% 0</pre>	$\begin{array}{c} \underline{\text{Oct}-20}\\ 2.16\%\\ 2.16\%\\ 2.16\%\\ 0.00\%\\ 27.20\%\\ 9.11\%\\ 36.31\%\\ 0.70\%\\ 0.20\%\\ 0.90\%\\ 0.00\%\\ 6.67\%\\ 11.51\%\\ 18.18\%\\ 0.00\%\\ 10.0\%\\ 10.0\%\\ 10.72\%\\ 10.76\%\\ 0.24\%\\ 0.72\%\\ 10.76\%\\ 10.5\%\\ 10$

ARREARS \$ % (scheduled balance basis)	31-60	61-90	90+	Total
Oct-19	0.26%	0.00%	0.68%	0.94%
Nov-19	0.00%	0.26%	0.54%	0.81%
Dec-19	0.00%	0.00%	0.79%	0.79%
Jan-20	0.28%	0.00%	0.81%	1.10%
Feb-20	0.00%	0.00%	0.59%	0.59%
Mar-20	0.23%	0.00%	0.60%	0.83%
Apr-20	0.17%	0.00%	0.37%	0.54%
May-20	0.53%	0.18%	0.38%	1.09%
Jun-20	0.29%	0.00%	0.56%	0.85%
Jul-20	0.09%	0.00%	0.58%	0.66%
Aug-20	0.00%	0.00%	0.58%	0.58%
Sep-20	0.00%	0.00%	0.59%	0.59%
Oct-20	0.00%	0.00%	0.42%	0.42%
MORTGAGE SAFETY NET (Incl. COVID-19)	No of Accounts	Amount (\$)		
Oct-19	8	1,227,008		
Nov-19	8	1,274,644		
Dec-19	8	1,258,778		
Jan-20	6	714,194		
Feb-20	5	518,041		
Mar-20	4	325,954		
Apr-20	35	6,674,402		
May-20	40	7,701,120		
Jun-20	40	7,648,636		
Jul-20	40	7,617,866		
Aug-20	40	7,630,956		
Sep-20	37	7,088,599		
Oct-20	18	2,950,357		
* Incl. COVID-19 HARDSHIP	No of Accounts	Amount (\$)		
Apr-20	35	6,674,402		
May-20	38	7,539,591		
Jun-20	39	7,624,043		
Jul-20	35	7,165,400		
Aug-20	35	7,180,652		
Sep-20	32	6,642,323		
Oct-20	14	2,644,933		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Oct-19	-	-		
Nov-19	-	-		
Dec-19	-	-		
Jan-20	-	-		
Feb-20	-	-		
Mar-20	-	-		
Apr-20	-	-		
May-20	-	-		
Jun-20	-	-		
Jul-20	-	-		
Aug-20	-	-		
Sep-20	-	-		
Oct-20	-	-		
PRINCIPAL LOSS	6	1001 -1-1 (04)	1.0.01	

PRINCIPAL LOSS	Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss
2014	96,658	-	-	96,658
2018	243,848	243,848	165,674	78,174
Total	340 506	243,848	165.674	174.832

BREACH OF REPS & WARRANTY	No. of loans	Amount (A\$)	
2014	1	96,657.54	
Total	1	96,657.54	
EXCESS SPREAD	Excess Spread (A\$)	Excess Spread % p.a	Opening Bond Balance
Oct-19	48,772.71	0.63%	\$ 92,516,041
Nov-19	39,121.60	0.52%	\$ 90,164,558
Dec-19	40,153.00	0.55%	\$ 87,612,863
lan-20	56,121.34	0.79%	\$ 85,311,123
eb-20	43,088.28	0.62%	\$ 83,272,514
Mar-20	34,286.80	0.50%	\$ 82,106,057
Apr-20	71,858.26	1.06%	\$ 81,040,402
May-20	8,215.98	0.12%	\$ 80,327,410
un-20	15,158.79	0.23%	\$ 78,050,958
lul-20	40,931.88	0.63%	\$ 78,050,958
Aug-20	48,237.45	0.76%	\$ 75,778,127
Sep-20	39,323.09	0.63%	\$ 74,764,726
Oct-20	33,936.40	0.55%	\$ 73,723,757
Total	11,366,732.26		

ANNUALISED CPR	<u>CPR % p.a</u>
Oct-19	24.01%
Nov-19	26.53%
Dec-19	24.67%
Jan-20	22.42%
Feb-20	12.62%
Mar-20	11.46%
Apr-20	6.81%
May-20	26.21%
Jun-20	-5.22%
Jul-20	27.94%
Aug-20	11.52%
Sep-20	12.04%
Oct-20	24.68%

RESERVES	Available	Drawn	
Principal Draw	n/a	-	
Liquidity Reserve Account	717,393.23	-	
Redraw Facility	368,618.79	-	
Overcollateralisation	1,630,000.00		
SUPPORTING RATINGS			
Role	Party	Current Rating S&P /	Rating Trigger S&P /
		Fitch	Fitch
Fixed Rate Swap Provider	BNP PARIBAS	A+/A2	A-1/F1
Liquidity Reserve Account Holder	MUFG Bank, Ltd	A-1+/F1+	A-1+/F1
Bank Account Provider	Westpac	A-1+/F1+	A-1+/F1
SERVICER			
Servicer:	AMP Bank Limited		
Servicer Ranking or Rating:	BBB /not rated		
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 Warehouse Trust	No .1	
	Progress 2016-1 Trust		
	Progress 2017-1 Trust		
	Progress 2017-2 Trust		
	Progress 2018-1 Trust		
	Progress 2019-1 Trust		
	Progress 2020-1 Trust		
Back-Up Servicer:	Perpetual Trustee (Cold)		