PROGRESS 2020-1 TRUST

Monday, 21 November 2022

| Transaction Name: | Progress 2020-1 Trust | | | |
|--|-----------------------------|-----------------|----------------------|--------------------------|
| | .0 | | | |
| Trustee: | Perpetual Trustee Company | y Limited | | |
| Security Trustee: | P.T. Limited | | | |
| Originator: | AMP Bank Limited | | | |
| Servicer & Custodian: | AMP Bank Limited | | | |
| Issue Date: | Wednesday, 30th Septemb | er 2020 | | |
| Maturity Date: | Monday, 23th January 205 | 1 | | |
| Payment Date: | 21st day of each month | | | |
| Business Day for Payments: | Sydney & Melbourne | | | |
| Determination Date & Ex-Interest Date: | 3 Business Days before each | h Payment Date. | | |
| | Base | Margin | Interest Calculation | Class A Refinancing Date |
| Class A Notes | 1 M BBSW | 100bps | Actual/365 | 21 Nov 2025 |
| Class AP Notes | 1 M DDS/M | 165bpc | Actual/26E | |

| Class AB Notes | 1 M BBSW | / 165bps | Actual/365 | |
|----------------|----------|----------|------------|--|
| Class B Notes | 1 M BBSW | / 205bps | Actual/365 | |
| Class C Notes | 1 M BBSW | / 250bps | Actual/365 | |
| Class D Notes | 1 M BBSW | / 375bps | Actual/365 | |
| Class E Notes | 1 M BBSW | / 550bps | Actual/365 | |
| Class F Notes | 1 M BBSW | / 725bps | Actual/365 | |
| | | | | |

| | | | Current Invested | | | Current | |
|----------------|----------|-----------------------|------------------|-----------------------|----------------------|-------------|-------------------|
| | Currency | Initial Stated Amount | Amount | Current Stated Amount | Percentages at Issue | Percentages | Rating S&P/Moodys |
| Class A Notes | A\$ | 920,000,000.00 | 359,922,140.00 | 359,922,140.00 | 92.00% | 82.61% | AAA(sf)/Aaa (sf) |
| Class AB Notes | A\$ | 41,100,000.00 | 38,918,452.48 | 38,918,452.48 | 4.11% | 8.93% | AAA(sf) |
| Class B Notes | A\$ | 15,400,000.00 | 14,582,583.17 | 14,582,583.17 | 1.54% | 3.35% | AA(sf) |
| Class C Notes | A\$ | 11,600,000.00 | 10,984,283.43 | 10,984,283.43 | 1.16% | 2.52% | A(sf) |
| Class D Notes | A\$ | 5,700,000.00 | 5,397,449.61 | 5,397,449.61 | 0.57% | 1.24% | BBB(sf) |
| Class E Notes | A\$ | 2,900,000.00 | 2,746,070.85 | 2,746,070.85 | 0.29% | 0.63% | BB(sf) |
| Class F Notes | A\$ | 3,300,000.00 | 3,124,839.24 | 3,124,839.24 | 0.33% | 0.72% | NR |
| TOTAL | | 1,000,000,000.00 | 435,675,818.78 | 435,675,818.78 | 100.00% | 100.00% | |

| Current Payment Date: | M | onday, 21 November | r 2022 | | | | |
|-----------------------|--------------|--------------------|----------------------------|--------------------------|-----------------------|-------------------|------------------------|
| | Pre Payment | | | | | | |
| | Date Bond | | | | Interest Payment (per | Principal Payment | Post Payment Date Bond |
| | Factors | Coupon Rate | Coupon Rate Reset Date Ini | itial Issued Notes (No.) | security) | (per security) | Factors |
| Class A Notes | 0.4036436680 | 3.7562% | 21-Nov-22 | 920,000 | 1.287702920 | 12.4239508700 | 0.3912197170 |
| Class AB Notes | 0.9769923210 | 4.4062% | 21-Nov-22 | 41,100 | 3.656151520 | 30.0713364960 | 0.9469209850 |
| Class B Notes | 0.9769923210 | 4.8062% | 21-Nov-22 | 15,400 | 3.988061240 | 30.0713363640 | 0.9469209850 |
| Class C Notes | 0.9769923220 | 5.2562% | 21-Nov-22 | 11,600 | 4.361459680 | 30.0713362070 | 0.9469209850 |
| Class D Notes | 0.9769923210 | 6.5062% | 21-Nov-22 | 5,700 | 5.398677550 | 30.0713368420 | 0.9469209840 |
| Class E Notes | 0.9769923210 | 8.2562% | 21-Nov-22 | 2,900 | 6.850782570 | 30.0713379310 | 0.9469209830 |
| Class F Notes | 0.9769923180 | 10.0062% | 21-Nov-22 | 3,300 | 8.302887580 | 30.0713363640 | 0.9469209820 |
| TOTAL | | | | 1,000,000 | 33.845723060 | 192.8519710740 | 6.0727456210 |

| <u>COLLATERAL INFORMATION</u> | <u>At Issue</u> | <u>Oct - 22</u> |
|---|-----------------|-----------------|
| Total pool size: | \$999,972,314 | \$431,972,574 |
| Total Number Of Loans (UnConsolidated): | 3,202 | 1643 |
| Total number of loans (consolidating split loans): | 2,280 | 1192 |
| Average loan Size: | \$438,584 | \$362,393 |
| Maximum loan size: | \$1,041,188 | \$991,699 |
| Total property value: | \$1,648,887,041 | \$851,649,374 |
| Number of Properties: | 2,387.00 | 1242 |
| Average property value: | \$690,778 | \$685,708 |
| Average current LVR: | 61.85% | 52.14% |
| Average Term to Maturity (months): | 307.60 | 274.01 |
| Maximum Remaining Term to Maturity (months): | 347.21 | 321.17 |
| Veighted Average Seasoning (months): | 32.33 | 60.04 |
| Veighted Average Current LVR: | 66.49% | 61.14% |
| Neighted Average Term to Maturity (months): | 321.73 | 294.88 |
| 6 of pool with loans > \$500,000: | 55.66% | 45.05% |
| 6 of pool (amount) LoDoc Loans: | 0.00% | 0.00% |
| Maximum Current LVR: | 89.93% | 89.87% |
| 6 Fixed Rate Loans(Value): | 17.73% | 14.35% |
| 6 Interst Only loans (Value): | 11.84% | 9.71% |
| Veighted Average Mortgage Interest: | 3.23% | 4.87% |
| nvestment Loans: | 24.78% | 26.84% |
| NOTE: Loan purpose determines investment lending classification from 01/03/2019 | | |
| Dutstanding Balance Distribution | \$ % at Issue | Oct - 22 |
| \$0 | 0.00% | -0.03% |
| $0 \text{ and } \le 100,000$ | 0.68% | 1.30% |
| \$100,000 and ≤ \$150,000 | 1.10% | 1.84% |
| \$150,000 and ≤ \$200,000 | 1.67% | 2.57% |
| \$200,000 and ≤ \$250,000 | 3.16% | 5.08% |
| \$250,000 and ≤ \$300,000 | 5.11% | 5.66% |
| \$300,000 and ≤ \$350,000 | 6.04% | 7.17% |
| \$350,000 and ≤ \$400,000 | 7.61% | 10.32% |
| \$400,000 and ≤ \$450,000 | 8.26% | 9.75% |
| \$450,000 and ≤ \$500,000 | 10.71% | 11.29% |
| \$500,000 and ≤ \$550,000 | 10.31% | 9.37% |
| \$550,000 and ≤ \$600,000 | 8.44% | 8.48% |
| $\frac{1}{2} \le 1000 = 1000 = 10000 = 10000 = 10000 = 10000 = 10000 = 100000 = 100000 = 100000000$ | 8.25% | 5.93% |
| \$650,000 and ≤ \$700,000 | 5.53% | 5.33% |
| • \$700,000 and ≤ \$750,000 | 6.82% | 4.01% |
| • \$750,000 and ≤ \$800,000 | 4.33% | 4.12% |
| \$750,000 and ≤ \$850,000 | 3.87% | 3.06% |
| \$850,000 and ≤ \$900,000 | 3.58% | 3.04% |
| • \$900,000 and ≤ \$950,000 | 3.06% | 1.28% |
| \$950,000 and ≤ \$1,000,000 | 1.06% | 0.45% |
| $\frac{1}{2}$ \$1,000,000 and \leq \$1,050,000 | 0.41% | 0.00% |
| $1,000,000 \text{ and } \leq 1,050,000$ $1,100,000 \text{ and } \leq 1,150,000$ | 0.41/0 | 0.00% |
| Fotal | 100.00% | 100.00% |

| Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% | <u>\$ % at Issue</u> | |
|---|--|--|
| | | <u>Oct - 22</u> |
| > 0% and ≤ 25% | 0.00% | -0.03% |
| | 1.82% | 3.21% |
| > 25% and ≤ 30% | 0.81% | 1.94% |
| > 30% and ≤ 35% | 1.14% | 2.00% |
| > 35% and ≤ 40% | 1.95% | 2.56% |
| > 40% and ≤ 45% | 1.58% | 3.55% |
| > 45% and ≤ 50% | 3.41% | 6.62% |
| > 50% and ≤ 55% | 4.88% | 6.58% |
| > 55% and ≤ 60% | 7.79% | 9.40% |
| > 60% and ≤ 65% | 9.60% | 12.11% |
| > 65% and ≤ 70% | 13.11% | 18.69% |
| > 70% and ≤ 75% | 21.65% | 26.02% |
| > 75% and ≤ 80% | | |
| | 32.15% | 7.04% |
| > 80% and ≤ 85% | 0.00% | 0.08% |
| > 85% and ≤ 90% | 0.12% | 0.22% |
| > 90% and ≤ 95% | 0.00% | 0.00% |
| > 95% and ≤ 100% | 0.00% | 0.00% |
| >100% | 0.00% | 0.00% |
| Total | 100.00% | 100.00% |
| | | |
| Mortgage Insurance | \$ % at Issue | <u>Oct - 22</u> |
| Genworth | 19.20% | 21.44% |
| QBE | 31.62% | 30.90% |
| Not insured | 49.18% | 47.66% |
| Total | 100.00% | 100.00% |
| | | |
| Seasoning Analysis | <u>\$ % at Issue</u> | Oct - 11 |
| > 0 mths and \leq 3 mths | <u>5 % at issue</u> 0.00% | <u>Oct - 22</u> 0.00% |
| | | |
| > 3 mths and \leq 6 mths | 0.00% | 0.00% |
| > 6 mths and ≤ 9 mths | 0.00% | 0.00% |
| > 9 mths and \leq 12 mths | 0.00% | 0.00% |
| > 12 mths and \leq 15 mths | 8.93% | 0.00% |
| > 15 mths and \leq 18 mths | 16.80% | 0.00% |
| > 18 mths and ≤ 21 mths | 10.67% | 0.00% |
| > 21 mths and \leq 24 mths | 9.19% | 0.00% |
| > 24 mths and \leq 36 mths | 39.23% | 0.00% |
| > 36 mths and \leq 48 mths | 4.85% | 39.62% |
| > 48 mths and \leq 60 mths | 2.66% | 42.32% |
| | | |
| > 60 mths and ≤ 72 mths | 1.01% | 5.40% |
| > 72 mths and ≤ 84 mths | 0.92% | 3.14% |
| > 84 mths and \leq 96 mths | 0.57% | 1.40% |
| > 96 mths and ≤ 108 mths | 0.35% | 0.91% |
| > 108 mths and ≤ 120 mths | 0.31% | 0.69% |
| > 120 mths | 4.50% | 6.51% |
| Total | 100.00% | 100.00% |
| | | |
| | | |
| Geographic Distribution | \$ % at Issue | Oct - 22 |
| NSW - Inner city | 0.06% | 0.13% |
| instruction of the second se | | |
| NSW Matro | | |
| NSW - Metro | 36.89% | 37.84% |
| NSW - Non metro | 8.00% | 6.51% |
| | | |
| NSW - Non metro Total NSW | 8.00% 44.95% | 6.51% 44.49% |
| NSW - Non metro Total NSW ACT - Inner city | 8.00% 44.95% 0.00% | 6.51% 44.49% 0.00% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro | 8.00% 44.95% 0.00% 2.46% | 6.51% 44.49% 0.00% 2.71% |
| NSW - Non metro Total NSW ACT - Inner city | 8.00% 44.95% 0.00% | 6.51% 44.49% 0.00% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro | 8.00% 44.95% 0.00% 2.46% | 6.51% 44.49% 0.00% 2.71% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro | 8.00% 44.95% 0.00% 2.46% 0.00% | 6.51% 44.49% 0.00% 2.71% 0.00% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro | 8.00% 44.95% 0.00% 2.46% 0.00% | 6.51% 44.49% 0.00% 2.71% 0.00% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT | 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city | 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.00% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro | 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.00% 0.25% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Metro NT - Non metro | 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.00% 0.25% 0.07% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT | 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.00% 0.25% 0.07% 0.32% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city | 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.00% 0.25% 0.07% 0.32% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Inner city | 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% | 6.51% 44.49% 0.00% 2.71% 0.00% 0.25% 0.07% 0.32% 0.32% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro | 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.00% 0.25% 0.07% 0.32% 0.00% 3.77% 0.08% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Inner city | 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% | 6.51% 44.49% 0.00% 2.71% 0.00% 0.25% 0.07% 0.32% 0.32% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Inner city SA - Metro SA - Non metro | 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.00% 0.25% 0.07% 0.32% 0.00% 3.77% 0.08% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA | 8.00% 44.95% 0.00% 2.46% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.00% 0.25% 0.07% 0.32% 0.00% 3.77% 0.82% 3.85% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA | 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.25% 0.07% 0.32% 0.02% 0.00% 3.77% 0.32% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Inner city | 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.00% 0.25% 0.07% 0.32% 0.07% 0.32% 0.08% 3.77% 0.08% 3.85% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA | 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.25% 0.07% 0.32% 0.02% 0.00% 3.77% 0.32% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Inner city | 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.00% 0.25% 0.07% 0.32% 0.07% 0.32% 0.08% 3.77% 0.08% 3.85% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Metro QL0 - Non metro | 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.00% 0.25% 0.07% 0.32% 0.07% 0.32% 0.00% 3.77% 0.88% 3.85% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Non metro Total QLD | 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.25% 0.07% 0.32% 0.07% 0.32% 0.00% 3.77% 0.08% 3.85% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Inner city QLD - Non metro Total QLD TAS - Inner city | 8.00% 44.95% 0.00% 2.46% 0.00% 0.13% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.25% 0.07% 0.32% 0.07% 0.32% 0.00% 3.77% 0.08% 3.85% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Non metro Total ACT NT - Inner city NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Metro Total QLD TAS - Inner city TAS - Inner city | 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.25% 0.07% 0.32% 0.07% 0.32% 0.00% 3.77% 0.08% 3.85% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Non metro Total QLD TAS - Inner city TAS - Metro | 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.14% 3.32% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.25% 0.07% 0.32% 0.07% 0.32% 0.00% 3.77% 0.08% 8.88% 4.77% 13.77% 0.08% 0.86% 0.14% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Non metro Total ACT NT - Inner city NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Metro Total QLD TAS - Inner city TAS - Inner city | 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.25% 0.07% 0.32% 0.07% 0.32% 0.00% 3.77% 0.08% 3.85% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Mor metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Inner city TAS - Non metro Total QLD | 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.00% 0.25% 0.07% 0.32% 0.07% 0.32% 0.00% 3.77% 0.08% 3.85% 0.12% 8.88% 4.77% 13.77% 0.00% 0.86% 0.14% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Non metro Total SA QLD - Non metro Total SA VIC - Inner city TAS - Inner city | 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.01% 0.72% 0.15% 0.88% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.25% 0.07% 0.32% 0.02% 0.32% 0.00% 3.77% 0.08% 8.88% 4.77% 13.77% 0.08% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Non metro Total QLD TAS - Inner city TAS - Metro Total AL | 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.01% 0.15% 0.88% 0.19% 23.32% | 6.51% 44.49% 0.00% 2.71% 0.00% 0.25% 0.07% 0.32% 0.00% 3.77% 0.08% 3.85% 0.12% 8.88% 4.77% 13.77% 0.08% 0.12% 8.88% 4.77% 13.77% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Non metro Total SA QLD - Non metro Total SA VIC - Inner city TAS - Inner city | 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.01% 0.72% 0.15% 0.88% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.25% 0.07% 0.32% 0.02% 0.32% 0.00% 3.77% 0.08% 8.88% 4.77% 13.77% 0.08% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Non metro Total QLD TAS - Inner city TAS - Metro Total AL | 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.01% 0.15% 0.88% 0.19% 23.32% | 6.51% 44.49% 0.00% 2.71% 0.00% 0.25% 0.07% 0.32% 0.00% 3.77% 0.08% 3.85% 0.12% 8.88% 4.77% 13.77% 0.08% 0.12% 8.88% 4.77% 13.77% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Non metro Total ACT VIC - Inner city VIC - Inner city VIC - Metro QLD - Non metro | 8.00% 44.95% 0.00% 2.46% 0.00% 0.13% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.25% 0.07% 0.32% 0.07% 0.32% 0.00% 3.77% 0.08% 3.85% 0.12% 8.88% 4.77% 13.77% 0.00% 0.86% 0.14% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Non metro Total QLD TAS - Inner city TAS - Inner city TAS - Nerro Total TAS VIC - Inner city VIC - Non metro Total TAS | 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.25% 0.07% 0.32% 0.07% 0.32% 0.00% 3.77% 0.08% 3.85% 4.77% 13.77% 0.08% 0.12% 8.88% 4.77% 13.77% 0.00% 0.14% 1.00% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Non metro Total QLD VIC - Inner city VIC - Inner city VIC - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city | 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.00% 0.25% 0.07% 0.32% 0.02% 0.32% 0.00% 3.77% 0.08% 3.85% 0.12% 8.88% 4.77% 13.77% 0.00% 0.86% 0.14% 2.140% 1.00% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Metro QLD - Non metro Total QLD TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro Total VIC VIC - Non metro Total VIC | 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 22.32% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.25% 0.07% 0.32% 0.02% 0.32% 0.00% 3.77% 0.32% 0.02% 0.88% 0.12% 8.88% 4.77% 0.00% 0.86% 0.14% 1.00% 0.06% 21.40% 1.44% 1.40% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Metro QLD - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro | 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.14% 3.32% 0.14% 3.32% 0.14% 3.32% 0.15% 0.01% 0.01% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% | 6.51% 44.49% 0.00% 2.71% 0.00% 0.25% 0.07% 0.32% 0.00% 3.77% 0.08% 3.85% 0.12% 8.88% 4.77% 13.77% 0.00% 0.86% 0.14% 1.00% 0.66% 21.40% 1.44% 22.91% 0.03% 10.36% 0.34% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Metro QLD - Non metro Total QLD TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro | 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 22.32% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.25% 0.07% 0.32% 0.02% 0.32% 0.00% 3.77% 0.32% 0.02% 0.88% 0.12% 8.88% 4.77% 0.00% 0.86% 0.14% 1.00% 0.06% 21.40% 1.44% 1.40% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Metro QLD - Non metro Total QLD TAS - Inner city TAS - Non metro Total QLD TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Non metro Total VIC | 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% 9.22% 0.16% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.25% 0.07% 0.32% 0.02% 0.32% 0.00% 3.77% 8.88% 4.77% 13.77% 13.77% 0.00% 0.86% 0.14% 1.00% 0.66% 21.40% 1.44% 22.91% 0.03% 0.34% 0.34% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Non metro Total QLD TAS - Inner city QLD - Non metro Total QLD TAS - Inner city VIC - Inner city VIC - Inner city VIC - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Non metro Total WA Total Inner City | 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% 9.42% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.25% 0.07% 0.32% 0.00% 3.77% 0.08% 3.85% 0.12% 8.88% 4.77% 13.77% 0.08% 0.12% 0.86% 0.14% 1.00% 0.66% 21.40% 1.44% 22.91% 0.03% 0.03% 0.34% 10.73% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Metro ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Metro QLD - Non metro Total QLD TAS - Inner city TAS - Metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Non metro Total WA Total Inner City Total Inner City | 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.01% 0.15% 0.88% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% 9.42% 0.36% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.00% 0.25% 0.07% 0.32% 0.00% 3.77% 0.08% 3.85% 0.12% 8.88% 4.77% 13.77% 0.08% 0.14% 1.07% 1.00% 0.06% 21.40% 1.44% 22.91% 0.03% 10.36% 0.34% 10.35% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Non metro Total QLD VIC - Inner city VIC - Inner city VIC - Inner city VIC - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Non metro Total VIC Total INC | 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.01% 0.72% 0.15% 0.88% 0.19% 23.32% 0.15% 0.88% 0.19% 23.32% 0.16% 9.42% 0.06% 8.4.5% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.25% 0.07% 0.32% 0.02% 0.02% 0.32% 0.02% 0.02% 0.32% 0.02% 0.32% 0.02% 0.32% 0.02% 0.32% 0.02% 0.32% 0.03% 0.66% 0.14% 1.00% 0.06% 21.40% 0.06% 21.40% 0.03% 0.34% 0.34% 0.34% 0.35% 86.08% 85.08% 0.35% |
| NSW - Non metro Total NSW ACT - Inner city ACT - Non metro Total ACT NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Inner city SA - Metro SA - Non metro Total SA QLD - Inner city QLD - Inner city QLD - Non metro Total QLD TAS - Inner city TAS - Metro SA - Inner city CC - Inner city VIC - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Non metro Total Inner City Total Inner City | 8.00% 44.95% 0.00% 2.46% 0.00% 0.18% 0.09% 0.27% 0.00% 3.18% 0.14% 3.32% 0.06% 8.61% 4.67% 13.34% 0.01% 0.72% 0.01% 0.15% 0.88% 0.15% 0.88% 0.19% 23.32% 1.85% 25.36% 0.04% 9.42% 0.36% | 6.51% 44.49% 0.00% 2.71% 0.00% 2.71% 0.25% 0.07% 0.32% 0.00% 3.77% 0.08% 3.85% 0.12% 8.88% 4.77% 13.77% 0.08% 0.12% 8.88% 4.77% 13.77% 0.00% 0.14% 1.00% 0.06% 21.40% 1.44% 22.91% 0.03% 10.36% 86.08% |

| ARREARS \$ % (scheduled balance basis) | | | | |
|---|--|--|--|--------------------------------|
| | <u>31-60</u> | <u>61-90</u> | <u>90+</u> | Total |
| Nov-21 | 0.04% | 0.04% | 0.15% | 0.22% |
| | | | | |
| Dec-21 | 0.00% | 0.04% | 0.19% | 0.23% |
| Jan-22 | 0.12% | 0.00% | 0.24% | 0.35% |
| Feb-22 | 0.14% | 0.12% | 0.24% | 0.50% |
| Mar-22 | 0.03% | 0.00% | 0.27% | 0.30% |
| Apr-22 | 0.18% | 0.03% | 0.28% | 0.49% |
| | | | | |
| May-22 | 0.29% | 0.07% | 0.32% | 0.68% |
| Jun-22 | 0.10% | 0.00% | 0.40% | 0.50% |
| Jul-22 | 0.17% | 0.00% | 0.41% | 0.58% |
| Aug-22 | 0.17% | 0.05% | 0.28% | 0.50% |
| Sep-22 | 0.03% | 0.05% | 0.29% | 0.36% |
| Oct-22 | 0.23% | 0.00% | 0.35% | 0.58% |
| 001-22 | 0.2376 | 0.00% | 0.3378 | 0.58% |
| | | | | |
| MORTGAGE SAFETY NET (Includes COV-19) | No of Accounts | Amount (\$) | | |
| Nov-21 | 1 | 221,310 | | |
| Dec-21 | 2 | 411,611 | | |
| | | | | |
| Jan-22 | 4 | 878,815 | | |
| Feb-22 | 7 | 2,098,958 | | |
| Mar-22 | 5 | 749,673 | | |
| | | | | |
| Apr-22 | 4 | 753,345 | | |
| May-22 | 5 | 997,279 | | |
| Jun-22 | 6 | 1,095,782 | | |
| | | | | |
| Jul-22 | 6 | 1,097,376 | | |
| Aug-22 | 3 | 385,196 | | |
| Sep-22 | 3 | 384,945 | | |
| | 3 | 385,046 | | |
| Oct-22 | 3 | 385,046 | | |
| | | | | |
| COVID-19 HARDSHIP | No of Accounts | Amount (\$) | | |
| Nov-21 | | | | |
| | - | - | | |
| Dec-21 | - | - | | |
| Jan-22 | - | - | | |
| Feb-22 | | | | |
| | - | - | | |
| Mar-22 | - | - | | |
| Apr-22 | - | - | | |
| | | | | |
| May-22 | - | - | | |
| Jun-22 | - | - | | |
| Jul-22 | - | - | | |
| | | | | |
| Aug-22 | - | - | | |
| Sep-22 | - | - | | |
| Oct-22 | - | - | | |
| 000 22 | | | | |
| | | | | |
| MORTGAGE IN POSSESSION | No of Accounts | Amount (\$) | | |
| Nov-21 | - | - | | |
| Dec-21 | - | - | | |
| Jan-22 | | _ | | |
| | | | | |
| Feb-22 | - | - | | |
| Mar-22 | | | | |
| | - | - | | |
| Apr-22 | - | - | | |
| | - | - | | |
| May-22 | - | - | | |
| May-22 Jun-22 | - | - | | |
| May-22 Jun-22 Jul-22 | - | - | | |
| May-22 Jun-22 Jul-22 Aug-22 | - | - | | |
| May-22 Jun-22 Jul-22 | - | - | | |
| May-22 Jun-22 Jul-22 Aug-22 | - | - | | |
| May-22 Jun-22 Jul-22 Aug-22 Sep-22 | - | - | | |
| May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 | - - - - - - - - - - | - - - - - - - - - - - - - - - | IMI navment (AS) | Net loss |
| May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS | - - - - - - - - - - - - - | - - - - - - - - - - - | LMI payment (A\$) | <u>Net loss</u> |
| May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 | Gross Loss | - - - - - - - - - - - - - - - - - - - | <u>LMI payment (A\$)</u> - | <u>Net loss</u> |
| May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 | Gross Loss | - - - - - - - - - - - - - - - - - - - | LMI payment (A\$) - | <u>Net loss</u> |
| May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 | - | - | - | - - - |
| May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 | Gross Loss | - - - - - - - - - - - - - - - - - - - | <u>LMI payment (A\$)</u> - - - | <u>Net loss</u> - - - |
| May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total | - | - | - | - - - |
| May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 | - | - - - - <u>-</u> - | - - - - - Opening Bond Balance | - - - |
| May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total | - | - | - - - - - Opening Bond Balance | - - - |
| May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 | - - - - - - - - - - - - - - - - - - - | - - - <u>Excess Spread % p.a</u> 0.82% | - - - - - - - - - - - - - - - - - - - | - - - |
| May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 | Excess Spread (AS) 433,529.61 231,401.29 | - - - - - - - - - - - - - - - - - - - | - - - - - - - - - - - - - - - - - - - | - - - |
| May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 | Excess Spread (AS) 433,529.61 231,401.29 261,783.07 | - - - - - - - - - - - - - - - - - - - | - - - - - - - - - - - - - - - - - - - | - - - |
| May-22 Jun-22 Jun-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 Feb-22 | Excess Spread (AS) 433,529.61 231,401.29 261,783.07 354,672.37 | Excess Spread % p.a 0.82% 0.45% 0.53% 0.74% | - | - - - |
| May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 | Excess Spread (AS) 433,529.61 231,401.29 261,783.07 354,672.37 351,090.09 | Excess Spread % p.a 0.82% 0.45% 0.74% 0.76% | Oppening Bond Balance \$ 632,011,955 \$ 610,293,117 \$ 590,754,882 \$ 757,339,584 \$ 556,999,274 | - - - |
| May-22 Jun-22 Jun-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 Feb-22 | Excess Spread (AS) 433,529.61 231,401.29 261,783.07 354,672.37 | Excess Spread % p.a 0.82% 0.45% 0.53% 0.74% | Oppening Bond Balance \$ 632,011,955 \$ 610,293,117 \$ 590,754,882 \$ 757,339,584 \$ 556,999,274 | - - - |
| May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 | Excess Spread (AS) 433,529.61 231,401.29 261,783.07 354,672.37 351,090.09 | Excess Spread % p.a 0.82% 0.45% 0.74% 0.76% | Opening Bond Balance \$ 632,011,955 \$ 610,293,117 \$ 590,754,882 \$ 575,339,584 \$ 556,999,274 \$ 539,520,602 | - - - |
| May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 May-22 | Excess Spread (AS) 433,529.61 231,401.29 261,783.07 354,672.37 351,090.09 191,825.35 294,762.39 | - - - - - - - - - - - - - - | Opening Bond Balance \$ 632,011,955 \$ 610,293,117 \$ 590,754,882 \$ 575,339,584 \$ 556,999,274 \$ 539,520,602 \$ 522,070,389 | - - - |
| May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Mar-22 Apr-22 May-22 Jun-22 | Excess Spread (AS) 433,529.61 231,401.29 261,783.07 354,672.37 351,090.09 191,825.35 294,762.39 219,656.45 | Excess Spread % p.a 0.82% 0.45% 0.74% 0.76% 0.76% 0.43% 0.68% 0.52% | Opening Bond Balance \$ 632,011,955 \$ 610,293,117 \$ 590,754,882 \$ 575,339,584 \$ 556,999,274 \$ 539,520,602 \$ 522,070,389 \$ 505,613,607 | - - - |
| May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 May-22 Jun-22 Jun-22 | Excess Spread (AS) 433,529.61 231,401.29 261,783.07 351,090.09 191,825.35 294,762.39 219,656.45 | Excess Spread % p.a 0.82% 0.45% 0.74% 0.76% 0.43% 0.68% 0.52% 0.00% | Opening Bond Balance \$ 632,011,955 \$ 610,293,117 \$ 590,754,882 \$ 575,339,584 \$ 556,999,274 \$ 539,520,602 \$ 505,613,607 \$ 491,005,338 | - - - |
| May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 May-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 | Excess Spread (AS) 433,529.61 231,401.29 261,783.07 354,672.37 351,090.09 191,825.35 294,762.39 219,656.45 273,319.50 | Excess Spread % p.a 0.82% 0.45% 0.53% 0.74% 0.76% 0.43% 0.68% 0.52% 0.00% | Opening Bond Balance \$ 632,011,955 \$ 610,293,117 \$ 590,754,882 \$ 556,999,274 \$ 539,520,602 \$ 522,070,389 \$ 505,613,607 \$ 491,005,338 \$ 477,297,712 | - - - |
| May-22 Jun-22 Jun-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Mar-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Sep-22 | Excess Spread (AS) 433,529.61 231,401.29 261,783.07 354,672.37 351,090.09 191,825.35 294,762.39 219,656.45 273,319.50 197,472.11 | Excess Spread % p.a 0.82% 0.45% 0.53% 0.74% 0.76% 0.43% 0.52% 0.00% 0.68% | Opening Bond Balance \$ 632,011,955 \$ 610,293,117 \$ 590,754,882 \$ 556,999,274 \$ 539,520,602 \$ 522,070,389 \$ 505,613,607 \$ 491,005,338 \$ 497,297,712 \$ 460,097,332 | - - - |
| May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 May-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 | Excess Spread (AS) 433,529.61 231,401.29 261,783.07 354,672.37 351,090.09 191,825.35 294,762.39 219,656.45 273,319.50 | Excess Spread % p.a 0.82% 0.45% 0.53% 0.74% 0.76% 0.43% 0.68% 0.52% 0.00% | Opening Bond Balance \$ 632,011,955 \$ 610,293,117 \$ 590,754,882 \$ 556,999,274 \$ 539,520,602 \$ 522,070,389 \$ 505,613,607 \$ 491,005,338 \$ 497,297,712 \$ 460,097,332 | - - - |
| May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 May-22 Jun-22 Jun-22 Sep-22 Oct-22 | Excess Spread (AS) 433,529.61 231,401.29 261,783.07 354,672.37 351,090.09 191,825.35 294,762.39 219,656.45 273,319.50 197,472.11 90,839.63 | Excess Spread % p.a 0.82% 0.45% 0.53% 0.74% 0.76% 0.43% 0.52% 0.00% 0.68% | Opening Bond Balance \$ 632,011,955 \$ 610,293,117 \$ 590,754,882 \$ 556,999,274 \$ 539,520,602 \$ 522,070,389 \$ 505,613,607 \$ 491,005,338 \$ 497,297,712 \$ 460,097,332 | - - - |
| May-22 Jun-22 Jun-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Mar-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Sep-22 | Excess Spread (AS) 433,529.61 231,401.29 261,783.07 354,672.37 351,090.09 191,825.35 294,762.39 219,656.45 273,319.50 197,472.11 | Excess Spread % p.a 0.82% 0.45% 0.53% 0.74% 0.76% 0.43% 0.52% 0.00% 0.68% | Opening Bond Balance \$ 632,011,955 \$ 610,293,117 \$ 590,754,882 \$ 556,999,274 \$ 539,520,602 \$ 522,070,389 \$ 505,613,607 \$ 491,005,338 \$ 497,297,712 \$ 460,097,332 | - - - |
| May-22 Jun-22 Jun-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Jun-22 Jun-22 Jun-22 Jun-22 Sep-22 Oct-22 Sep-22 Oct-22 Total | Excess Spread (AS) 433,529.61 231,401.29 261,783.07 354,672.37 351,090.09 191,825.35 294,762.39 219,656.45 273,319.50 197,472.11 90,839.63 2,900,351.86 | Excess Spread % p.a 0.82% 0.45% 0.53% 0.74% 0.76% 0.43% 0.52% 0.00% 0.68% | Opening Bond Balance \$ 632,011,955 \$ 610,293,117 \$ 590,754,882 \$ 556,999,274 \$ 539,520,602 \$ 522,070,389 \$ 505,613,607 \$ 491,005,338 \$ 497,297,712 \$ 460,097,332 | - - - |
| May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 Feb-22 May-22 Jun-22 Apr-22 May-22 Jun-22 Sep-22 Oct-22 Total ANNUALISED CPR | Excess Spread (AS) 433,529.61 231,401.29 261,783.07 354,672.37 351,090.09 191,825.35 294,762.39 219,656.45 273,319.50 197,472.11 90,839.63 2,900,351.86 | Excess Spread % p.a 0.82% 0.45% 0.53% 0.74% 0.76% 0.43% 0.52% 0.00% 0.68% | Opening Bond Balance \$ 632,011,955 \$ 610,293,117 \$ 590,754,882 \$ 575,339,584 \$ 556,999,274 \$ 539,520,602 \$ 522,070,389 \$ 505,613,607 \$ 491,005,338 \$ 400,097,332 | - - - |
| May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Aug-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 Total Aug-22 Aug-22 Sep-20 Oct-22 Total | Excess Spread (AS) 433,529.61 231,401.29 261,783.07 354,672.37 351,090.09 191,825.35 294,762.39 219,656.45 273,319.50 197,472.11 90,839.63 2,900,351.86 <u>CPR % p.a</u> 31.07% | Excess Spread % p.a 0.82% 0.45% 0.53% 0.74% 0.76% 0.43% 0.52% 0.00% 0.68% | Opening Bond Balance \$ 632,011,955 \$ 610,293,117 \$ 590,754,882 \$ 575,339,584 \$ 556,999,274 \$ 539,520,602 \$ 522,070,389 \$ 505,613,607 \$ 491,005,338 \$ 400,097,332 | - - - |
| May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 Feb-22 May-22 Jun-22 Apr-22 May-22 Jun-22 Sep-22 Oct-22 Total ANNUALISED CPR | Excess Spread (AS) 433,529.61 231,401.29 261,783.07 354,672.37 351,090.09 191,825.35 294,762.39 219,656.45 273,319.50 197,472.11 90,839.63 2,900,351.86 | Excess Spread % p.a 0.82% 0.45% 0.53% 0.74% 0.76% 0.43% 0.52% 0.00% 0.68% | Opening Bond Balance \$ 632,011,955 \$ 610,293,117 \$ 590,754,882 \$ 575,339,584 \$ 556,999,274 \$ 539,520,602 \$ 522,070,389 \$ 505,613,607 \$ 491,005,338 \$ 400,097,332 | - - - |
| May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Aug-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 Total Aug-22 Aug-22 Sep-20 Oct-22 Total | Excess Spread (AS) 433,529.61 231,401.29 261,783.07 354,672.37 351,090.09 191,825.35 294,762.39 219,656.45 273,319.50 197,472.11 90,839.63 2,900,351.86 <u>CPR % p.a</u> 31.07% | Excess Spread % p.a 0.82% 0.45% 0.53% 0.74% 0.76% 0.43% 0.52% 0.00% 0.68% | Opening Bond Balance \$ 632,011,955 \$ 610,293,117 \$ 590,754,882 \$ 575,339,584 \$ 556,999,274 \$ 539,520,602 \$ 522,070,389 \$ 505,613,607 \$ 491,005,338 \$ 400,097,332 | - - - |
| May-22 Jun-22 Jun-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Jun-22 | Excess Spread (AS) 433,529.61 231,401.29 261,783.07 354,672.37 351,090.09 191,825.35 294,762.37 219,656.45 273,319.50 197,472.11 90,839.63 2,900,351.86 <u>CPR % p.a</u> 31.07% 28.99% 23.57% | Excess Spread % p.a 0.82% 0.45% 0.53% 0.74% 0.76% 0.43% 0.52% 0.00% 0.68% | Opening Bond Balance \$ 632,011,955 \$ 610,293,117 \$ 590,754,882 \$ 575,339,584 \$ 556,999,274 \$ 539,520,602 \$ 522,070,389 \$ 505,613,607 \$ 491,005,338 \$ 400,097,332 | - - - |
| May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Jun-22 Jan-22 Feb-22 Aug-22 Jan-22 Feb-22 | Excess Spread (AS) 433,529,61 231,401.29 261,783.07 354,672.37 351,090.09 191,825.35 294,762.39 219,656.45 273,319.50 197,472.11 90,839.63 2,900,351.86 <u>CPR % p.a</u> 31.07% 28.99% 23.57% 28.82% | Excess Spread % p.a 0.82% 0.45% 0.53% 0.74% 0.76% 0.43% 0.52% 0.00% 0.68% | Opening Bond Balance \$ 632,011,955 \$ 610,293,117 \$ 590,754,882 \$ 575,339,584 \$ 556,999,274 \$ 539,520,602 \$ 522,070,389 \$ 505,613,607 \$ 491,005,338 \$ 400,097,332 | - - - |
| May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 Feb-22 May-22 Jun-22 Jun-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-28 Total ANNUALISED CPR Nov-21 Dec-21 Jan-22 Feb-22 May-22 Jun-22 Feb-22 May-22 Jun-22 Feb-22 May-22 Jun-22 Feb-22 May-22 Feb-22 | Excess Spread (AS) 433,529.61 231,401.29 261,783.07 354,672.37 351,090.09 191,825.35 294,762.39 219,656.45 273,319.50 197,472.11 90,839.63 2,900,351.86 CPR % p.a 31.07% 28.99% 23.57% 28.82% 28.35% | Excess Spread % p.a 0.82% 0.45% 0.53% 0.74% 0.76% 0.43% 0.52% 0.00% 0.68% | Opening Bond Balance \$ 632,011,955 \$ 610,293,117 \$ 590,754,882 \$ 575,339,584 \$ 556,999,274 \$ 539,520,602 \$ 522,070,389 \$ 505,613,607 \$ 491,005,338 \$ 400,097,332 | - - - |
| May-22 Jun-22 Jun-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Jun-22 Jun-22 Jun-22 Jun-22 Sep-22 Oct-22 Total Aug-22 Sep-22 Oct-22 Total Aug-22 Sep-22 Oct-22 Total Aug-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 | Excess Spread (AS) 433,529.61 231,401.29 261,783.07 354,672.37 351,090.09 191,825.35 294,762.37 219,656.45 273,319.50 197,472.11 90,839.63 2,900,351.86 CPR % p.a 31.07% 28.99% 23.57% 28.82% 28.35% 28.35% 29.17% | Excess Spread % p.a 0.82% 0.45% 0.53% 0.74% 0.76% 0.43% 0.52% 0.00% 0.68% | Opening Bond Balance \$ 632,011,955 \$ 610,293,117 \$ 590,754,882 \$ 575,339,584 \$ 556,999,274 \$ 539,520,602 \$ 522,070,389 \$ 505,613,607 \$ 491,005,338 \$ 400,097,332 | - - - |
| May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 Feb-22 May-22 Jun-22 Sep-22 Oct-22 Total AnnuALISED CPR Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 May-22 | Excess Spread (AS) 433,529.61 231,401.29 261,783.07 354,672.37 351,090.09 191,825.35 294,762.39 219,656.45 273,319.50 197,472.11 90,839.63 2,900,351.86 CPR % p.a 31.07% 28.99% 23.57% 28.82% 28.35% | Excess Spread % p.a 0.82% 0.45% 0.53% 0.74% 0.76% 0.43% 0.52% 0.00% 0.68% | Opening Bond Balance \$ 632,011,955 \$ 610,293,117 \$ 590,754,882 \$ 575,339,584 \$ 556,999,274 \$ 539,520,602 \$ 522,070,389 \$ 505,613,607 \$ 491,005,338 \$ 400,097,332 | - - - |
| May-22 Jun-22 Jun-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Jun-22 Jun-22 Jun-22 Jun-22 Sep-22 Oct-22 Total Aug-22 Sep-22 Oct-22 Total Aug-22 Sep-22 Oct-22 Total Aug-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 Oct-22 Total May-22 Sep-22 | Excess Spread (AS) 433,529.61 231,401.29 261,783.07 354,672.37 351,090.09 191,825.35 294,762.37 219,656.45 273,319.50 197,472.11 90,839.63 2,900,351.86 CPR % p.a 31.07% 28.99% 23.57% 28.82% 28.35% 28.35% 29.17% | Excess Spread % p.a 0.82% 0.45% 0.53% 0.74% 0.76% 0.43% 0.52% 0.00% 0.68% | Opening Bond Balance \$ 632,011,955 \$ 610,293,117 \$ 590,754,882 \$ 575,339,584 \$ 556,999,274 \$ 539,520,602 \$ 522,070,389 \$ 505,613,607 \$ 491,005,338 \$ 400,097,332 | - - - |
| May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Jun-22 Jun-22 Oct-22 Total AnnuALISED CPR Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 Mar-21 Dec-22 Mar-22 Apr-22 Mar-22 Apr-21 Dec-21 Jan-22 Mar-22 | Excess Spread (AS) 433,529.61 231,401.29 261,783.07 354,672.37 351,090.09 191,825.35 294,762.39 219,656.45 273,319.50 197,472.11 90,839.63 2,900,351.86 CPR % p.a 31.07% 28.99% 23.57% 28.82% 28.35% 29.17% 28.40% 26.12% | Excess Spread % p.a 0.82% 0.45% 0.53% 0.74% 0.76% 0.43% 0.52% 0.00% 0.68% | Opening Bond Balance \$ 632,011,955 \$ 610,293,117 \$ 590,754,882 \$ 575,339,584 \$ 556,999,274 \$ 539,520,602 \$ 522,070,389 \$ 505,613,607 \$ 491,005,338 \$ 400,097,332 | - - - |
| May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Aug-22 Jun-22 Jun-22 Sep-22 Oct-22 Total Aug-22 Sep-22 Oct-22 Total Aug-22 Sep-22 Oct-22 Total Aug-22 Sep-22 Oct-22 Feb-22 Mar-22 Aug-22 Sep-22 Oct-22 Total Aug-22 Sep-22 Oct-22 Feb-22 Mar-22 Aug-22 Sep-22 Oct-22 Total Aug-22 Sep-22 Oct-22 Feb-22 Mar-22 Aug-22 Sep-22 Oct-22 Total Aug-22 Sep-22 Oct-22 Total Aug-22 Sep-22 Oct-22 Total Aug-22 Sep-22 Oct-22 Aug-22 Sep-22 Oct-22 Aug-22 Sep-22 Oct-22 Nov-21 Jun-22 | Excess Spread (AS) 433,529,61 231,401.29 261,783.07 354,672.37 351,090.09 191,825.35 294,762.39 219,656.45 273,319.50 197,472.11 90,839.63 2,900,351.86 CPR % p.a 31.07% 28.99% 23.57% 28.82% 28.85% 29.17% 28.40% 26.12% 25.46% | Excess Spread % p.a 0.82% 0.45% 0.53% 0.74% 0.76% 0.43% 0.52% 0.00% 0.68% | Opening Bond Balance \$ 632,011,955 \$ 610,293,117 \$ 590,754,882 \$ 575,339,584 \$ 556,999,274 \$ 539,520,602 \$ 522,070,389 \$ 505,613,607 \$ 491,005,338 \$ 400,097,332 | - - - |
| May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Aug-22 Sep-23 Oct-22 Total AnnUALISED CPR Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Aug-22 Jun-22 Jan-22 Feb-22 Mar-22 Jun-22 | Excess Spread (AŠ) 433,529.61 231,401.29 261,783.07 354,672.37 351,090.09 191,825.35 294,762.39 219,656.45 273,319.50 197,472.11 90,839.63 2,900,351.86 CPR % p.a 31.07% 28.99% 23.57% 28.82% 28.85% 29.17% 28.82% 28.35% 29.17% 28.40% 26.12% 25.46% 32.67% | Excess Spread % p.a 0.82% 0.45% 0.53% 0.74% 0.76% 0.43% 0.52% 0.00% 0.68% | Opening Bond Balance \$ 632,011,955 \$ 610,293,117 \$ 590,754,882 \$ 556,999,274 \$ 539,520,602 \$ 522,070,389 \$ 505,613,607 \$ 491,005,338 \$ 497,297,712 \$ 460,097,332 | - - - |
| May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 May-22 Jun-22 Aug-22 Jun-22 Jun-22 Aug-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Aug-22 Jun-23 Jun-24 Pec-21 Jan-25 Feb-22 May-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 <t< td=""><td>Excess Spread (AS) 433,529,61 231,401.29 261,783.07 354,672.37 351,090.09 191,825.35 294,762.39 219,656.45 273,319.50 197,472.11 90,839.63 2,900,351.86 CPR % p.a 31.07% 28.99% 23.57% 28.82% 28.35% 29.17% 28.82% 28.35% 29.17% 28.40% 26.12% 25.46% 32.67% 21.12%</td><td>Excess Spread % p.a 0.82% 0.45% 0.53% 0.74% 0.76% 0.43% 0.52% 0.00% 0.68%</td><td>Opening Bond Balance \$ 632,011,955 \$ 610,293,117 \$ 590,754,882 \$ 556,999,274 \$ 539,520,602 \$ 522,070,389 \$ 505,613,607 \$ 491,005,338 \$ 497,297,712 \$ 460,097,332</td><td>- - -</td></t<> | Excess Spread (AS) 433,529,61 231,401.29 261,783.07 354,672.37 351,090.09 191,825.35 294,762.39 219,656.45 273,319.50 197,472.11 90,839.63 2,900,351.86 CPR % p.a 31.07% 28.99% 23.57% 28.82% 28.35% 29.17% 28.82% 28.35% 29.17% 28.40% 26.12% 25.46% 32.67% 21.12% | Excess Spread % p.a 0.82% 0.45% 0.53% 0.74% 0.76% 0.43% 0.52% 0.00% 0.68% | Opening Bond Balance \$ 632,011,955 \$ 610,293,117 \$ 590,754,882 \$ 556,999,274 \$ 539,520,602 \$ 522,070,389 \$ 505,613,607 \$ 491,005,338 \$ 497,297,712 \$ 460,097,332 | - - - |
| May-22 Jun-22 Jun-22 Aug-22 Sep-22 Oct-22 PRINCIPAL LOSS 2020 2021 2022 Total EXCESS SPREAD Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Jun-22 Jun-22 Jun-22 Jun-22 Jun-22 Aug-22 Sep-23 Oct-22 Total AnnUALISED CPR Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Aug-22 Jun-22 Jan-22 Feb-22 Mar-22 Jun-22 | Excess Spread (AŠ) 433,529.61 231,401.29 261,783.07 354,672.37 351,090.09 191,825.35 294,762.39 219,656.45 273,319.50 197,472.11 90,839.63 2,900,351.86 CPR % p.a 31.07% 28.99% 23.57% 28.82% 28.85% 29.17% 28.82% 28.35% 29.17% 28.40% 26.12% 25.46% 32.67% | Excess Spread % p.a 0.82% 0.45% 0.53% 0.74% 0.76% 0.43% 0.52% 0.00% 0.68% | Opening Bond Balance \$ 632,011,955 \$ 610,293,117 \$ 590,754,882 \$ 556,999,274 \$ 539,520,602 \$ 522,070,389 \$ 505,613,607 \$ 491,005,338 \$ 497,297,712 \$ 460,097,332 | - - - |

| RESERVES | Available | Drawn | |
|----------------------------------|--------------------------|----------------------|--------------------|
| Principal Draw | | - | |
| Liquidity Reserve Account | 3,703,244.46 | - | |
| Income Reserve | 150,000.00 | - | |
| SUPPORTING RATINGS | | | |
| Role | Party | Current Rating S&P / | Rating Trigger S&P |
| | | Moodys | /Moodys |
| Fixed Rate Swap Provider | AMP Bank Limited | BBB/Baa2 | BBB /A3(cr) |
| Standby Swap Provider | NAB | AA-/Aa3 | BBB /A3(cr) |
| Liquidity Reserve Account Holder | MUFG Bank, Ltd | A, A-1/ P-1 | A- / P-1 |
| Bank Account Provider | Westpac | A-1+ / P-1 | A- / P-1 |
| SERVICER | | | |
| Servicer: | AMP Bank Limited | | |
| Servicer Ranking or Rating: | BBB/Baa2 | | |
| Servicer Rating: | N/A | | |
| Servicer Experience: | Progress 2005-2 Trust | | |
| | Progress 2006-1 Trust | | |
| | Progress 2007-1G Trust | | |
| | Progress 2008-1R Trust | | |
| | Progress 2009-1 Trust | | |
| | Progress 2010-1 Trust | | |
| | Progress 2011-1 Trust | | |
| | Progress 2012-1 Trust | | |
| | Progress 2012-2 Trust | | |
| | Progress 2013-1 Trust | | |
| | Progress 2014-1 Trust | | |
| | Progress 2014-2 Trust | | |
| | Progress 2016-1 Trust | | |
| | Progress 2017-1 Trust | | |
| | Progress 2017-2 Trust | | |
| | Progress 2018-1 Trust | | |
| | Progress 2019-1 Trust | | |
| | Progress 2020-1 Trust | | |
| | Progress 2021-1 Trust | | |
| | Progress 2022-1 Trust | | |
| | Progress 2022-2 Trust | | |
| | Progress Warehouse Trus | t No .1 | |
| Back-Up Servicer: | Perpetual Trustee (Cold) | | |