## PROGRESS 2016-1 TRUST

Monday, 23 December 2019

Transaction Name: Trustee:	Progress 2016-1 Trust Perpetual Trustee Company Limited
Security Trustee:	P.T. Limited
Originator:	AMP Bank Limited
Servicer & Custodian:	AMP Bank Limited
Issue Date:	Tuesday, 27th September 2016
Maturity Date:	Friday, 21th February 2048
Payment Date:	The 21st day of each month
Business Day for Payments:	Sydney & Melbourne
Determination Date & Ex-Interest Date:	Three Business Days before each Payment Date.

Class A Notes Class AB Notes Class B Notes Class C Notes Class D Notes		Base           1 M BBSW           1 M BBSW	<u>Margin</u> 123bps 180bps 220bps 315bps 595bps	Interest Calculation Actual/365 Actual/365 Actual/365 Actual/365 Actual/365			
			Current Invested			Current	
	Currency	Initial Stated Amount	Amount	Current Stated Amount	Percentages at Issue	Percentages	Rating S&P/Moodys
esv	A\$	690,000,000.00	263,642,298.96	263,642,298.96	92.00%	83.91%	AAA / Aaa
Class AB Notes	A\$	37,950,000.00	31,974,960.42	31,974,960.42	5.06%	10.18%	AAA /n.r
Class B Notes	A\$	12,900,000.00	10,868,958.88	10,868,958.88	1.72%	3.46%	AA+/n.r.
Class C Notes	A\$	8,100,000.00	6,824,695.11	6,824,695.11	1.08%	2.17%	A+ Watch Neg/n.r.
Class D Notes	A\$	1,050,000.00	884,682.70	884,682.70	0.14%	0.28%	n.r/n.r.
TOTAL		750,000,000.00	314,195,596.07	314,195,596.07	100.00%	100.00%	

Current Payment Date:

Monday, 23 December 2019 Pre Payment

	Date Bond Factors	Coupon Rate	Coupon Rate Reset Date In	itial Issued Notes (No.)	Interest Payment (per security)	Principal Payment (per security)	Post Payment Date Bond Factors
Class A Notes	0.3912	2.0750%	23-Dec-19	690,000	0.71	9.13	0.3821
Class AB Notes	0.8627	2.6450%	23-Dec-19	37,950	2.00	20.12	0.8426
Class B Notes	0.8627	3.0450%	23-Dec-19	12,900	2.30	20.12	0.8426
Class C Notes	0.8627	3.9950%	23-Dec-19	8,100	3.02	20.12	0.8426
Class D Notes	0.8627	6.7950%	23-Dec-19	1,050	5.14	20.12	0.8426
TOTAL				750,000	13.18	89.62	

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Nov - 19</u>
Total pool size:	\$742,931,233.00	\$311,524,933.50
Total Number Of Loans (UnConsolidated):	3582	1728
Total number of loans (consolidating split loans):	2345	1173
Average loan Size:	\$316,815.00	\$265,579.65
Maximum loan size:	\$993,677.00	\$949,839.99
Total property value:	\$1,305,952,265.00	\$671,195,507.16
Number of Properties:	2501	1241
Average property value:	\$522,172.00	\$540,850.53
Average current LVR:	60.44%	50.53%
Average Term to Maturity (months):	316	270.24
Maximum Remaining Term to Maturity (months):	358	319.10
Weighted Average Seasoning (months):	34	71.52
Weighted Average Current LVR:	65.15%	59.55%
Weighted Average Term to Maturity (months):	309	279.05
% of pool with loans > \$500,000:	25.14%	18.67%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	92.83%	93.19%
% Fixed Rate Loans(Value):	24.55%	7.57%
% Interst Only loans (Value):	33.60%	15.93%
Weighted Average Mortgage Interest:	4.42%	3.82%
Investment Loans:	23.83%	24.02%
Note: Loan purpose determines investment lending classification from 01/03/2019		
Outstanding Balance Distribution	\$ % at Issue	<u>Nov - 19</u>
≤\$0	0.00%	-0.04%
> \$0 and ≤ \$100,000	1.34%	2.94%
> \$100,000 and ≤ \$150,000	2.94%	3.88%
> \$150,000 and ≤ \$200,000	5.33%	7.58%
> \$200,000 and ≤ \$250,000	10.00%	11.89%
> \$250,000 and ≤ \$300,000	13.60%	12.90%
> \$300,000 and ≤ \$350,000	12.28%	13.14%
> \$350,000 and ≤ \$400,000	11.54%	11.39%
> \$400,000 and ≤ \$450,000	10.31%	9.62%
> \$450,000 and ≤ \$500,000	7.52%	8.04%
> \$500,000 and ≤ \$550,000	6.23%	3.87%
> \$550,000 and ≤ \$600,000	4.36%	2.78%
> \$600,000 and ≤ \$650,000	3.43%	1.42%
> \$650,000 and ≤ \$700,000	2.64%	1.75%
> \$700,000 and ≤ \$750,000	1.84%	1.40%
> \$750,000 and ≤ \$800,000	1.57%	3.22%
> \$800,000 and ≤ \$850,000	2.20%	2.14%
> \$850,000 and ≤ \$900,000	0.59%	0.29%
> \$900,000 and ≤ \$950,000	1.49%	1.80%
> \$950,000 and ≤ \$1,000,000	0.79%	0.00%
Total	100.00%	100.00%

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Outstanding Balance LVR Distribution ≤ 0%	<u>\$ % at Issue</u> 0.00%	
> 0% and ≤ 25%	8.74%	
> 25% and ≤ 30%	2.64%	
> 30% and ≤ 35% > 35% and ≤ 40%	3.20% 3.67%	
40% and ≤ 45%	4.05%	
45% and ≤ 50%	4.86%	5.05%
50% and ≤ 55% 55% and ≤ 60%	5.42% 6.18%	
$60\%$ and $\leq 65\%$	8.14%	
55% and ≤ 70%	9.64%	
0% and ≤ 75%	15.18%	
5% and ≤ 80%	16.89%	
0% and ≤ 85% 5% and ≤ 90%	4.65% 5.88%	
0% and ≤ 95%	0.85%	
5% and ≤ 100%	0.00%	
00%al	0.00%	
a	100.00%	100.00%
rtgage Insurance	\$ % at Issue	
worth	13.86%	
- nsured	86.14% 0.00%	
al	100.00%	
oning Analysis nths and ≤ 3 mths	<u>\$ % at Issue</u> 0.33%	
nths and $\leq 3$ mths nths and $\leq 6$ mths	0.33% 1.25%	
nths and $\leq 9$ mths	0.75%	
mths and $\leq 12$ mths	0.66%	0.00%
mths and $\leq 15$ mths	5.71%	
$s$ mths and $\leq 18$ mths $s$ mths and $\leq 21$ mths	10.39% 6.91%	
1 mths and $\leq 24$ mths	4.49%	
I mths and $\leq 36$ mths	40.49%	0.00%
o mths and ≤ 48 mths	14.44%	
B mths and $\leq 60$ mths	5.64%	
mths and $\leq 72$ mths mths and $\leq 84$ mths	2.74%	
I mths and $\leq 96$ mths	2.08%	
mths and ≤ 108 mths	1.05%	2.42%
8 mths and ≤ 120 mths 0 mths	0.40%	
l	1.06%	
graphic Distribution	\$ % at Issue	<u>Nov - 19</u>
- Metro	1.71%	
ACT	1.71%	
- Inner city	0.18%	
Matro	20.70%	27.20%
	29.70% 10 39%	
- Non metro	29.70% 10.39% 40.27%	8.87%
- Non metro NSW	10.39% 40.27%	8.87% 36.55%
- Non metro NSW Aetro	10.39% 40.27% 0.28%	i 8.87% i 36.55% i 0.46%
- Non metro NSW Vietro Non metro	10.39% 40.27%	8.87% 36.55% 0.46% 0.25%
- Non metro NSW Metro Non metro NT	10.39% 40.27% 0.28% 0.15% 0.43%	8.87% 36.55% 0.46% 0.25% 0.72%
- Non metro NSW Vetro Non metro NT - Inner city	10.39% 40.27% 0.28% 0.15% 0.43% 0.05%	8.87% 36.55% 0.46% 0.25% 0.72%
- Non metro NSW Aetro Ion metro NT Inner city Metro	10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49%	8.87% 36.55% 0.46% 0.25% 0.72% 0.11% 8.58%
- Non metro NSW Vetro Von metro NT - Inner city - Metro - Non metro	10.39% 40.27% 0.28% 0.15% 0.43% 0.43% 8.49% 5.85%	8.87% 36.55% 0.46% 0.25% 0.72% 0.11% 8.58% 6.51%
' - Non metro I NSW Metro Non metro I NT - Inner city - Metro - Non metro	10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39%	8.87% 36.55% 0.46% 0.25% 0.72% 0.72% 0.11% 8.58% 6.51% 15.21%
- Non metro NSW Vetro Von metro NT - Inner city - Netro - Non metro QLD nner city	10.39% 40.27% 0.15% 0.45% 0.43% 8.49% 5.85% 14.39% 0.07%	8.87% 36.55% 0.46% 0.25% 0.72% 0.11% 8.58% 6.51% 15.21%
- Non metro NSW Vietro Non metro NT - Inner city Metro QLD nner city Aletro	10.39% 40.27% 0.28% 0.15% 0.43% 0.43% 5.85% 14.39% 0.07% 6.19%	8.87% 36.55% 0.46% 0.25% 0.72% 0.11% 8.58% 6.51% 15.21% 0.00% 6.03%
- Non metro NSW Aetro Ion metro NT Inner city Metro QLD nner city Aetro Ion metro	10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62%	8.87% 36.55% 0.46% 0.25% 0.72% 0.11% 8.58% 6.51% 15.21% 0.00% 6.03% 0.71%
- Non metro NSW Wetro Non metro NT - Inner city Metro QLD nner city Wetro Non metro	10.39% 40.27% 0.28% 0.15% 0.43% 0.43% 5.85% 14.39% 0.07% 6.19%	8.87% 36.55% 0.46% 0.25% 0.72% 0.11% 8.58% 6.51% 15.21% 0.00% 6.03% 0.71%
/- Non metro I NSW Metro Non metro I NT - Inner city - Non metro I QLD Inner city Metro Non metro I SA - Inner city	10.39% 40.27% 0.28% 0.15% 0.43% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88%	8.87% 36.55% 0.46% 0.25% 0.72% 0.11% 8.58% 6.51% 15.21% 0.00% 6.03% 0.71% 6.74%
- Non metro NSW Metro Non metro NT - Inner city - Non metro QLD nner city Vetro SA Inner city Metro	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%	8.87% 36.55% 0.46% 0.25% 0.72% 0.11% 8.58% 6.51% 15.21% 0.00% 6.03% 0.71% 6.73% 0.15%
- Non metro NSW Metro Non metro NT - Inner city - Metro QLD nner city Wetro SA Inner city Metro Non metro	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%	8.87% 36.55% 0.46% 0.25% 0.72% 0.11% 8.58% 6.51% 15.21% 0.00% 6.03% 0.71% 6.74% 0.15% 0.58%
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/ - Non metro I NSW Metro Non metro I NT - Inner city - Metro I QLD Inner city Metro Non metro I SA - Inner city - Metro - Non metro I SA - Inner city - Metro - Non metro I SA	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%	8.87% 36.55% 0.46% 0.25% 0.72% 0.11% 8.58% 6.51% 15.21% 0.00% 6.03% 0.71% 6.74% 0.15% 0.58% 0.40% 1.14%
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/ - Non metro I NSW 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 TAS - Inner city - Metro - Non metro	10.39% 40.27% 0.28% 0.15% 0.43% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 1.7.39% 2.52%	8.87% 36.55% 0.46% 0.25% 0.72% 0.11% 8.58% 6.51% 15.21% 0.00% 6.03% 0.71% 0.00% 6.03% 0.71% 0.51% 0.58% 0.40% 1.14% 0.25% 0.25% 0.25%
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<ul> <li>/ - Non metro</li> <li>INSW</li> <li>Metro</li> <li>Non metro</li> <li>INT</li> <li>- Inner city</li> <li>- Non metro</li> <li>I QLD</li> <li>Inner city</li> <li>Metro</li> <li>Non metro</li> <li>ISA</li> <li>- Inner city</li> <li>- Metro</li> <li>- Non metro</li> <li>ITAS</li> <li>- Inner city</li> <li>Metro</li> <li>Non metro</li> <li>I TAS</li> <li>- Inner city</li> <li>- Metro</li> <li>- Non metro</li> <li>- I TAS</li> <li>- Inner city</li> <li>- Metro</li> <li>- Non metro</li> <li>- I TAS</li> <li></li></ul>	10.39% 40.27% 0.28% 0.15% 0.43% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 1.05% 1.05% 1.05% 1.05% 1.7.39% 2.52% 20.26%	8.87% 36.55% 0.46% 0.25% 0.72% 0.11% 8.58% 6.51% 15.21% 0.00% 6.03% 0.71% 0.00% 6.03% 0.71% 0.51% 0.51% 0.51% 0.51% 0.51% 0.51% 0.51% 0.51% 0.51% 0.51% 0.51% 0.51% 0.51% 0.51% 0.51% 0.51% 0.51% 0.72% 0.73% 0.75
- Non metro NSW Metro Non metro NT - Inner city - Metro - Non metro QLD - Non metro QLD - Non metro SA Inner city Metro Non metro TAS Inner city Metro Non metro VIC Inner city Metro Non metro Non metro Non metro Non metro Non metro Non metro Non metro Non metro Non metro	10.39% 40.27% 0.28% 0.15% 0.43% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.62% 6.88% 0.07% 0.53% 1.39% 1.05% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08%	8.87% 36.55% 0.46% 0.25% 0.72% 0.11% 8.58% 6.51% 15.21% 0.00% 6.63% 0.63% 0.71% 0.74% 0.55% 0.40% 1.14% 1.14% 1.53% 1.53%
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/ - Non metro I NSW 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 SA - Inner city - Metro - Non metro I TAS - Inner city - Non metro I TAS - Inner city - Non metro I TAS - Inner city - Non metro I TAS	10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 0.62% 6.19% 0.62% 6.88% 0.07% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 20.26% 20.26% 20.26% 13.71% 1.08% 15.01%	8.87% 36.55% 0.46% 0.25% 0.72% 0.072% 0.011% 8.58% 6.51% 0.00% 0.60% 0.07% 0.00% 0.01% 0.03% 0.71% 0.05% 0.05% 0.05% 0.04% 0.25% 0.25% 0.25% 0.25% 0.25% 0.71% 0.72% 0.7
- Non metro NSW Metro Nn metro NT - Inner city - Metro - Non metro QLD - Non metro QLD - Non metro ISA - Inner city Metro Non metro ISA - Inner city Metro Non metro ISA - Inner city Metro Non metro ITAS - Inner city Metro Non metro VIC - Inner city Metro Non metro Non metro VIC	10.39% 40.27% 0.28% 0.15% 0.43% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.62% 6.88% 0.07% 0.62% 6.88% 0.07% 0.53% 1.39% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08% 15.01%	8.87% 36.55% 0.46% 0.25% 0.72% 0.11% 8.58% 6.51% 6.51% 0.63% 0.63% 0.63% 0.71% 0.67% 0.74% 0.55% 0.40% 1.14% 1.14%
<ul> <li>Instruction</li> <li></li></ul>	10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 0.62% 6.19% 0.62% 6.88% 0.07% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 20.26% 20.26% 20.26% 13.71% 1.08% 15.01%	8.87% 36.55% 0.46% 0.25% 0.72% 0.71% 6.51% 0.00% 6.63% 0.71% 6.63% 0.07% 6.63% 0.07% 6.63% 0.07% 6.63% 0.07% 6.63% 0.07% 6.63% 0.07% 6.63% 0.07% 6.63% 0.07% 6.63% 0.07% 6.63% 0.07% 6.63% 0.07% 6.63% 0.07% 6.63% 0.07% 6.63% 0.07% 6.63% 0.07% 6.63% 0.07% 6.63% 0.07% 6.63% 0.07% 6.63% 0.07%0.07% 0.07% 0.07%
V - Non metro al NSW • Metro • Non metro al NT • 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 VIC • Inner city • Metro • Inner city • Inn	10.39% 40.27% 0.28% 0.15% 0.43% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 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% 0.95% 78.00% 21.05% 0.00%	8.87% 36.55% 0.46% 0.25% 0.72% 0.11% 8.58% 6.51% 6.51% 0.63% 0.63% 0.63% 0.71% 0.67% 0.75% 0.67% 0.75% 0.25% 1.14% 1.14% 1.53% 1.794% 0.44% 1.853% 1.45% 2.042% 1.34% 7.80% 2.05% 0.00%
<ul> <li>N - Non metro al NSW</li> <li>Metro - Non metro al NT</li> <li>D - Inner city - Metro - Non metro al QLD</li> <li>Inner city - Metro - Non metro al SA</li> <li>- Inner city - Metro - Non metro al TAS</li> <li>- Inner city - Metro - Non metro al VIC</li> <li>- Inner city - Metro - Non metro al WA</li> <li>al Inner City al Metro urd by Term Deposit</li> </ul>	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% 0.62% 6.88% 0.07% 0.62% 6.88% 0.07% 0.62% 6.88% 0.07% 0.53% 0.05% 2.52% 20.26% 20.26% 20.26% 20.26% 20.25% 20.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05%	8.87% 36.55% 0.46% 0.25% 0.72% 0.11% 8.58% 6.51% 6.51% 0.63% 0.63% 0.63% 0.71% 0.67% 0.75% 0.67% 0.75% 0.25% 1.14% 1.14% 1.53% 1.794% 0.44% 1.853% 1.45% 2.042% 1.34% 7.80% 2.05% 0.00%
W - Non metro al NSW - Metro - Non metro al NT D - Inner city D - Metro D - 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 - Non metro al VIC - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al WA al Inner City - Metro - Non metro al WA - Inner city - Metro - Non metro al WA - Inner City - Metro - Non metro al Non Metro - Met	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% 0.62% 6.88% 0.07% 0.62% 6.88% 0.07% 0.62% 6.88% 0.07% 0.53% 0.05% 1.05% 20.26% 20.26% 20.26% 20.26% 20.26% 20.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05% 0.00%	8.87% 36.55% 0.46% 0.25% 0.72% 0.71% 3.58% 6.51% 3.52% 0.00% 0.00% 0.00% 0.01% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.05% 0.04% 1.14% 0.04% 1.14% 0.04% 1.14% 0.04% 1.14% 0.04% 1.14% 0.00% 0.00% 0
W - Metro W - Non metro al NSW - Metro - Non metro al NT D - Inner city D - Non metro al QLD - Inner city - Metro - Non metro al SA S - Inner city - Metro - Non metro al SA S - Inner city - Metro S - Non metro al TAS : - Inner city - Metro S - Non metro al TAS : - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al VIC - Inner city - Metro - Non metro al WA - Inner city - Metro - Non metro al WA - Inner city - Metro - Non metro al Metro - Non metro al Metro - Inner City al Metro - Inner City - Metro - Second -	10.39% 40.27% 0.28% 0.15% 0.43% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 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% 0.95% 78.00% 21.05% 0.00%	8.87% 36.55% 0.46% 0.25% 0.72% 0.11% 8.58% 6.51% 6.51% 0.63% 0.63% 0.63% 0.71% 0.67% 0.75% 0.67% 0.75% 0.25% 1.14% 1.14% 1.53% 1.794% 0.44% 1.853% 1.45% 2.042% 1.34% 7.80% 2.05% 0.00%
W - Non metro al NSW <ul> <li>- Metro</li> <li>- Non metro al NT</li> <li>D - Inner city</li> <li>- Metro</li> <li>D - Non metro al QLD</li> <li>- Inner city</li> <li>- Metro</li> <li>- Non metro al SA</li> <li>- Inner city</li> <li>- Metro</li> <li>- Non metro al TAS</li> <li>- Inner city</li> <li>- Metro</li> <li>- Non metro al TAS</li> <li>- Inner city</li> <li>- Metro</li> <li>- Non metro al TAS</li> <li>- Inner city</li> <li>- Metro</li> <li>- Non metro al VIC</li> <li>- Non metro al WA</li> <li>al Inner City al Metro</li> <li>- Non metro al WA</li> <li>al Inner City al Metro</li> <li>- Inner City</li> <li>- Metro</li> <li>- Son metro al Non Metro</li> <li>- Son metro</li> <li>- So</li></ul>	10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 0.62% 0.07% 0.62% 0.07% 0.62% 0.07% 0.62% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07%	8.87% 36.55% 0.46% 0.25% 0.72% 0.072% 0.011% 8.56% 0.05% 0.00% 0.01% 0.25% 0.00% 0.01% 0.25% 0.05% 0.05% 0.05% 0.05% 0.00% 0.20%
W - Non metro al NSW - Metro - Non metro al NT D - Inner city D - Metro D - Non metro al QLD - Inner city - Metro Non metro al SA S - Inner city - Metro S - Non metro al TAS S - Inner city - Metro S - Non metro al TAS S - Inner city - Metro S - Non metro al TAS S - Inner city - Metro S - Non metro al TAS S - Inner city - Metro S - Non metro al TAS S - Inner city - Metro S - Non metro al TAS S - Inner city - Metro S - Non metro al TAS S - Inner city - Metro S - Non metro al TAS S - Inner city - Metro S - Non metro S -	10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 3.49% 5.85% 14.39% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 14.39% 0.07% 0.53% 14.39% 0.07% 0.53% 0.07% 0.00%	8.87% 36.55% 0.46% 0.25% 0.72% 0.11% 0.25% 0.11% 0.25% 0.07% 0.55% 0.01% 0.25% 0.00% 0.00% 0.00% 0.11% 0.05% 0.01% 0.05% 0.05% 0.01% 0.50%
W - Non metro al NSW <ul> <li>Metro</li> <li>Non metro al NT</li> <li>O - Inner city</li> <li>O - Non metro al QLD</li> <li>- Inner city</li> <li>Metro</li> <li>- Non metro al SA</li> </ul> 5 - Inner city <ul> <li>- Metro</li> <li>- Non metro</li> <li>al TAS</li> <li>- Inner city</li> <li>- Metro</li> <li>- Non metro</li> <li>al TAS</li> </ul> 1 - Inner city <ul> <li>- Metro</li> <li>- Non metro</li> <li>al TAS</li> </ul> 2 - Inner city <ul> <li>- Metro</li> <li>- Non metro</li> <li>al TAS</li> </ul> 3 - Inner city <ul> <li>- Metro</li> <li>- Non metro</li> <li>al WA</li> </ul> al Inner City <ul> <li>- Metro</li> <li>- Non metro</li> <li>al WA</li> </ul> 3 - Inner City <ul> <li>- Metro</li> <li>- Non metro</li> <li>al WA</li> </ul> 3 - Inner City <ul> <li>- Metro</li> <li>- Non Metro</li> <li></li></ul>	10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 3.49% 5.85% 14.39% 0.07% 0.62% 0.05% 0.62% 0.05% 0.62% 0.05% 0.05% 0.05% 0.00%	8.87% 36.55% 0.46% 0.25% 0.72% 0.11% 3.521% 3.5
W - Non metro al NSW <ul> <li>Metro</li> <li>Non metro</li> <li>NT</li> <li>D - Inner city</li> <li>D - Metro</li> <li>D - Non metro</li> <li>al QLD</li> <li>Inner city</li> <li>Metro</li> <li>Non metro</li> <li>al SA</li> <li>S - Inner city</li> <li>Metro</li> <li>Non metro</li> <li>al SA</li> <li>S - Inner city</li> <li>Metro</li> <li>Non metro</li> <li>al SA</li> <li>S - Inner city</li> <li>Metro</li> <li>Non metro</li> <li>al TAS</li> <li>Inner city</li> <li>Metro</li> <li>Non metro</li> <li>al TAS</li> <li>Inner city</li> <li>Metro</li> <li>Non metro</li> <li>al VIC</li> <li>Inner city</li> <li>Metro</li> <li>Non metro</li> <li>al WA</li> <li>al Inner City</li> <li>al Metro</li> <li>al Non Metro</li> <li>ured by Term Deposit</li> <li>al</li> </ul> REARS \$ % (scheduled balance basis) >:18 19 19	10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.05% 6.19% 0.62% 6.88% 0.07% 0.62% 6.88% 0.07% 0.53% 0.05% 0.07% 0.03% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.08% 0.35% 0.08% 0.08%	8.87% 36.55% 0.46% 0.25% 0.72% 0.72% 0.07% 0.07% 0.45% 0.05% 0.01% 0.25% 0.01% 0.07% 0.01% 0.07% 0.01% 0.07% 0.01% 0.02% 0.25% 0.05% 0.02% 0.00% 0.25% 0.00% 0.44% 0.00% 0.20% 0.16% 0.20% 0.16% 0.20% 0.48% 0.20% 0.16% 0.20% 0.48% 0.20% 0.18% 0.20% 0.48% 0.20% 0.18% 0.20% 0.48% 0.20% 0.18% 0.20% 0.48% 0.20% 0.18% 0.20% 0.48% 0.20% 0.18% 0.20% 0.48% 0.20% 0.18% 0.20% 0.48% 0.20% 0.18% 0.20% 0.48% 0.20% 0.18% 0.20% 0.48% 0.20% 0.18% 0.20% 0.48% 0.20% 0.18% 0.20% 0.48% 0.20% 0.48% 0.18% 0.20% 0.48% 0.20% 0.48% 0.18% 0.20% 0.48% 0.18% 0.20% 0.48% 0.18% 0.20% 0.48% 0.18% 0.20% 0.48% 0.18% 0.20% 0.48% 0.18% 0.20% 0.48% 0.18% 0.20% 0.48% 0.18% 0.20% 0.48% 0.18% 0.20% 0.48% 0.18% 0.20% 0.48% 0.18% 0.20% 0.48% 0.18% 0.20% 0.48% 0.18% 0.20% 0.48% 0.20% 0
V - 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 - 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 VIC - Inner city - Inner city - Metro - Non metro al VIC - Inner city - Inner city	10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 6.19% 0.62% 6.88% 0.07% 0.63% 0.07% 0.53% 0.05% 0.07% 0.03% 0.07% 0.00%	8.87% 36.55% 0.46% 0.25% 0.72% 0.11% 0.55% 0.00% 0.55% 0.00% 0.58% 0.40% 0.58% 0.40% 0.55% 0.44% 0.25% 0.25% 0.44% 0.25% 0.44% 0.25% 0.44% 0.58% 0.44% 0.58% 0.44% 0.58% 0.44% 0.58% 0.44% 0.58% 0.00% 0.44% 0.58% 0.00% 0.10% 0.20% 0.00% 0.10% 0.50% 0.00% 0.48% 0.50% 0.00% 0.48% 0.75% 0.00% 0.48% 0.50% 0.00% 0.48% 0.75% 0.00% 0.48% 0.75% 0.00% 0.48% 0.50% 0.00% 0.48% 0.75% 0.00% 0.48% 0.75% 0.00% 0.48% 0.75% 0.00% 0.48% 0.75% 0.00% 0.48% 0.50% 0.00% 0.48% 0.75% 0.00% 0.48% 0.50% 0.00% 0.48% 0.75% 0.00% 0.48% 0.75% 0.00% 0.48% 0.50% 0.00% 0.48% 0.75% 0.00% 0.48% 0.75% 0.00% 0.48% 0.75% 0.00% 0.48% 0.75% 0.00% 0.48% 0.75% 0.00% 0.48% 0.75% 0.00% 0.16% 0.50% 0.00% 0.48% 0.75% 0.00% 0.16% 0.50% 0.00% 0.48% 0.05% 0.00% 0.16% 0.50% 0.00% 0.48% 0.05% 0.00% 0.48% 0.05% 0.00% 0.16% 0.50% 0.00% 0.48% 0.05% 0.00% 0.16% 0.00% 0.16% 0.00% 0.00% 0.16% 0.00% 0.00% 0.16% 0.00% 0.00% 0.00% 0.16% 0.00% 0.06%
V - Non metro al NSW Metro Non metro al NT D - Inner city D - 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 WA al Inner City - Metro - Non metro al WA al Inner City al Metro - Non metro al WA al Inner City al Metro - Non Metro - Inner city - Metro - Non metro al WA - Inner City - Inner City - Non Metro - Non Metro - Inner City - Inner City - Inner City - Non Metro - Inner City -	10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.05% 6.19% 0.62% 6.88% 0.07% 0.62% 6.88% 0.07% 0.53% 0.05% 0.07% 0.03% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.08% 0.35% 0.08% 0.08%	8.87% 36.55% 0.46% 0.25% 0.72% 0.72% 0.07% 0.07% 0.45% 0.05% 0.01% 0.25% 0.01% 0.07% 0.01% 0.07% 0.01% 0.07% 0.01% 0.02% 0.25% 0.05% 0.02% 0.00% 0.25% 0.00% 0.44% 0.00% 0.20% 0.16% 0.20% 0.16% 0.20% 0.48% 0.20% 0.16% 0.20% 0.48% 0.20% 0.18% 0.20% 0.48% 0.20% 0.18% 0.20% 0.48% 0.20% 0.18% 0.20% 0.48% 0.20% 0.18% 0.20% 0.48% 0.20% 0.18% 0.20% 0.48% 0.20% 0.18% 0.20% 0.48% 0.20% 0.18% 0.20% 0.48% 0.20% 0.18% 0.20% 0.48% 0.20% 0.18% 0.20% 0.48% 0.20% 0.18% 0.20% 0.48% 0.20% 0.48% 0.18% 0.20% 0.48% 0.20% 0.48% 0.18% 0.20% 0.48% 0.18% 0.20% 0.48% 0.18% 0.20% 0.48% 0.18% 0.20% 0.48% 0.18% 0.20% 0.48% 0.18% 0.20% 0.48% 0.18% 0.20% 0.48% 0.18% 0.20% 0.48% 0.18% 0.20% 0.48% 0.18% 0.20% 0.48% 0.18% 0.20% 0.48% 0.18% 0.20% 0.48% 0.18% 0.20% 0.48% 0.20% 0
V - Non metro al NSW Metro Non metro al NT D - Inner city D - Metro D - Non metro al QLD Inner city Metro Non metro al SA - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al VIC - Inner city - Inner city	10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 0.43% 0.05% 0.05% 0.05% 0.28% 0.05% 0.28% 0.05% 0.28% 0.07% 0.53% 0.55% 0.07% 0.55% 0.07% 0.05% 0.07% 0.05% 0.07% 0.05% 0.07% 0.05% 0.00%	8.87% 36.55% 0.46% 0.25% 0.72% 0.11% 0.55% 0.72% 0.11% 0.72% 0.11% 0.72% 0.11% 0.55% 0.46% 0.25% 0.46% 0.25% 0.20% 0.16% 0.20% 0.25% 0.20% 0.25% 0.20% 0.25% 0.20% 0.25% 0.20% 0.20% 0.25% 0.20% 0.20% 0.20% 0.23% 0.20% 0.23% 0.23% 0.23% 0.23% 0.23% 0.23% 0.23%
/- Non metro I NSW 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 TAS - Inner city - Metro - Non metro I VIC - Inner city - Metro - Non metro I VIC - Inner city - Metro - Non metro I WA I Inner City I Metro - Non Metro I WA I Inner City I Metro I WA I Inner City I Metro I Mon Metro I WA I Inner City I Metro I Non Metro I Se (scheduled balance basis) 18 19 19 19 19 19 19 19	10.39% 40.27% 0.28% 0.15% 0.43% 0.43% 0.05% 3.005% 14.39% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.07% 0.09% 0.09% 0.09% 0.00% 0.07% 0.00%	8.87% 36.55% 0.46% 0.25% 0.72% 0.11% 0.11% 0.72% 0.11% 0.72% 0.11% 0.72% 0.00% 0.51% 0.00% 0.63% 0.00% 0.74% 0.58% 0.00% 0.58% 0.44% 0.58% 0.44% 0.58% 0.44% 0.58% 0.44% 0.58% 0.44% 0.58% 0.00% 0.58% 0.44% 0.55% 0.00% 0.10% 0.50% 0.00% 0.44% 0.50% 0.00% 0.44% 0.50% 0.00% 0.44% 0.50% 0.00% 0.44% 0.50% 0.00% 0.44% 0.22%
<ul> <li>V - Non metro al NSW</li> <li>Metro <ul> <li>Non metro</li> <li>NT</li> </ul> </li> <li>O - Inner city <ul> <li>O - Non metro</li> <li>All QD</li> </ul> </li> <li>Inner city <ul> <li>Metro</li> <li>Non metro</li> <li>al SA</li> </ul> </li> <li>Inner city <ul> <li>Metro</li> <li>Non metro</li> <li>al TAS</li> </ul> </li> <li>Inner city <ul> <li>Metro</li> <li>Non metro</li> <li>al TAS</li> </ul> </li> <li>Inner city <ul> <li>Metro</li> <li>Non metro</li> <li>al TAS</li> </ul> </li> <li>Inner city <ul> <li>Metro</li> <li>Non metro</li> <li>al WA</li> </ul> </li> <li>al Inner City <ul> <li>All the composition of the compositio</li></ul></li></ul>	10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 0.43% 0.05% 0.05% 0.05% 0.28% 0.05% 0.28% 0.05% 0.28% 0.07% 0.53% 0.55% 0.07% 0.55% 0.07% 0.05% 0.07% 0.05% 0.07% 0.05% 0.07% 0.05% 0.00%	8.87% 36.55% 0.46% 0.25% 0.72% 0.11% 0.55% 0.72% 0.11% 0.72% 0.11% 0.72% 0.11% 0.55% 0.46% 0.25% 0.46% 0.25% 0.20% 0.16% 0.20% 0.25% 0.20% 0.25% 0.20% 0.25% 0.20% 0.25% 0.20% 0.20% 0.25% 0.20% 0.20% 0.20% 0.23% 0.20% 0.23% 0.23% 0.23% 0.23% 0.23% 0.23% 0.23%

MORTGAGE SAFETY NET	No of Accounts	Amount (\$)	
Dec-18	8	1,729,940	
Jan-19	1	101,466	
Feb-19	4	1,013,615	
Mar-19	4	1,189,299	
Apr-19	4	1,000,663	
May-19	2	651,683	
Jun-19	4	1,006,194	
Jul-19	2	355,869	
Aug-19	- 3	560,063	
Sep-19	4	1,029,467	
Oct-19	3	823,096	
Noc-19	3	822,974	
	5	022,071	
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)	
Dec-18	-	-	
an-19	-	-	
-eb-19	-	-	
Mar-19		-	
Apr-19	-		
May-19	-	-	
lun-19	-	-	
lul-19	-	-	
Aug-19	-	-	
Sep-19		-	
Oct-19	-	-	
Nov-19	-	-	
PRINCIPAL LOSS	Gross Loss	I MI claim (A\$)	I MI navment (A

PRINCIPAL LOSS	Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss
2018	109,558	109,557.76	100,083.16	9,474.60
Total	109,558	109,558	100,083	9,475
EXCESS SPREAD	Excess Spread (A\$)	Excess Spread % p.a	Opening Bond Balance	
Dec-18	153,249.22	0.46%	\$ 397,869,858	
Jan-19	210,337.72	0.65%	\$ 391,036,043	
Feb-19	299,967.07	0.94%	\$ 383,158,776	
Mar-19		0.00%	\$ 378,782,355	
Apr-19	266,059.91	0.86%	\$ 372,908,135	
May-19	143,825.28	0.47%	\$ 363,521,293	
Jun-19	95,988.94	0.33%	\$ 354,370,849	
Jul-19	308,361.91	1.07%	\$ 345,757,338	
Aug-19	95,857.30	0.34%	\$ 339,739,311	
Sep-19	254,814.75	0.92%	\$ 332,993,322	
Oct-19	111,567.78	0.41%	\$ 326,229,717	
Nov-19	80,793.62	0.30%	\$ 321,699,557	
Total	5,596,910.65			

ANNUALISED CPR	CPR % p.a
Dec-18	17.32%
Jan-19	20.24%
Feb-19	11.26%
Mar-19	15.76%
Apr-19	24.76%
May-19	24.95%
Jun-19	24.12%
Jul-19	17.34%
Aug-19	19.71%
Sep-19	20.12%
Oct-19	13.58%
Nov-19	22.95%

RESERVES	Available	Drawn	
Principal Draw		-	
Liquidity Reserve Account	2,670,662.57		
Income Reserve	150,000.00	-	
SUPPORTING RATINGS			
Role	Party	Current Rating S&P / Moodys	<u>Rating Trigger S&amp;P</u> /Moodys
Fixed Rate Swap Provider	AMP Bank Limited	BBB+ / A2	below A-1 and A /A3(cr)
Liquidity Reserve Account Holder	MUFG Bank. Ltd	A, A-1/ P-1	below A-2 or BBB+/ P-1
Bank Account Provider	Westpac	A-1+ / P-1	below A-2 / P-1
SERVICER			
Servicer:	AMP Bank Limited		
Servicer Ranking or Rating:	A / A2		
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 Warehouse Trust N	lo .1	
Back-Up Servicer:	Perpetual Trustee (Cold)		