## **PROGRESS 2016-1 TRUST**

## Thursday, 21 December 2023

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

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

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

			Current Invested				
	Currency	Initial Stated Amount	Amount	Current Stated Amount	Percentages at Issue	<b>Current Percentages</b>	Rating S&P/Moodys
Class A Notes	A\$	690,000,000.00	91,639,116.35	91,639,116.35	92.00%	83.63%	AAA / Aaa
Class AB Notes	A\$	37,950,000.00	11,347,910.17	11,347,910.17	5.06%	10.36%	AAA /n.r
Class B Notes	A\$	12,900,000.00	3,857,392.40	3,857,392.40	1.72%	3.52%	AA+/n.r.
Class C Notes	A\$	8,100,000.00	2,422,083.58	2,422,083.58	1.08%	2.21%	A+/n.r.
Class D Notes	A\$	1,050,000.00	316,196.93	316,196.93	0.14%	0.29%	n.r/n.r.
TOTAL		750 000 000 00	109 582 699 43	109 582 699 43	100.00%	100.00%	

Current Payment Date:		hursday, 21 Decembe	r 2023				
	Pre Payment Date Bond Factors	Coupon Rate	Coupon Rate Reset Date	Initial Issued Notes (No.)	Interest Payment (per security)	Principal Payment (per security)	Post Payment Date Bond Factors
Class A Notes	0.1359	5.5189%	21-Dec-23	690,000	0.62	3.12	0.1328
Class AB Notes	0.3060	6.0889%	21-Dec-23	37,950	1.53	7.02	0.2990
Class B Notes	0.3060	6.4889%	21-Dec-23	12,900	1.63	7.02	0.2990
Class C Notes	0.3060	7.4389%	21-Dec-23	8,100	1.87	7.02	0.2990
Class D Notes	0.3082	10.2389%	21-Dec-23	1,050	2.59	7.06	0.3011
TOTAL				750.000	8.25	31.23	

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Nov - 23</u>
Total pool size:	\$742,931,233.00	\$108,651,246.48
Total Number Of Loans (UnConsolidated):	3582	795
Total number of loans (consolidating split loans):	2345	556
Average loan Size:	\$316,815.00	\$195,415.91
Maximum loan size:	\$993,677.00	\$849,477.09
Total property value:	\$1,305,952,265.00	\$331,764,609.00
Number of Properties:	2501	586
Average property value:	\$522,172.00	\$566,151.21
Average current LVR:	60.44%	36.67%
Average Term to Maturity (months):	316	223.29
Maximum Remaining Term to Maturity (months):	358	270.18
Veighted Average Seasoning (months):	34	118.35
Veighted Average Current LVR:	65.15%	50.81%
Neighted Average Term to Maturity (months):	309	234.24
6 of pool with loans > \$500,000:	25.14%	13.22%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	92.83%	109.38%
% Fixed Rate Loans(Value):	24.55%	7.28%
% Interest Only loans (Value):	33.60%	3.11%
Veighted Average Mortgage Interest:	4.42%	6.74%
Veighted Average Fixed Rate:		2.76%
Veighted Average Variable Rate:		7.05%
nvestment Loans:	23.83%	28.78%
Note: Loan purpose determines investment lending classification from 01/03/2019		
Outstanding Balance Distribution	\$ % at Issue	Nov - 23
\$0	0.00%	-0.26%
\$0 and ≤ \$100,000	1.34%	5.31%
\$100,000 and ≤ \$150,000	2.94%	6.50%
\$150,000 and ≤ \$200,000	5.33%	10.11%
\$200,000 and ≤ \$250,000	10.00%	14.65%
\$250,000 and ≤ \$300,000	13.60%	14.52%
\$300,000 and ≤ \$350,000	12.28%	14.26%
\$350,000 and ≤ \$400,000	11.54%	7.98%
\$400,000 and ≤ \$450,000	10.31%	6.68%
\$450,000 and ≤ \$500,000	7.52%	7.01%
> \$500,000 and ≤ \$550,000	6.23%	1.91%
\$550,000 and ≤ \$600,000	4.36%	4.219
\$600,000 and ≤ \$650,000	3.43%	1.179
\$650,000 and ≤ \$700,000	2.64%	3.13%
\$700,000 and ≤ \$750,000	1.84%	1.32%
\$750,000 and ≤ \$800,000	1.57%	0.71%
\$800,000 and ≤ \$850,000	2.20%	0.78%
> \$850,000 and ≤ \$900,000	0.59%	0.00%
> \$900,000 and ≤ \$950,000	1.49%	0.00%
> \$950,000 and ≤ \$1,000,000	0.79%	0.00%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution		
	\$ % at Issue	Nov - 23
≤ 0%	0.00%	-0.26%
• 0% and ≤ 25%	8.74%	11.46%
25% and ≤ 30%	2.64%	3.74%
25% and ≤ 35%	3.20%	5.76%
35% and ≤ 40%	3.67%	7.25%
• 40% and ≤ 45%	4.05%	7.00%
45% and ≤ 50%	4.86%	8.78%
50% and ≤ 55%	5.42%	8.16%
55% and ≤ 60%	6.18%	13.00%
60% and ≤ 65%	8.14%	12.36%
55% and ≤ 70%	9.64%	10.81%
70% and ≤ 75%	15.18%	6.74%
75% and ≤ 80%	16.89%	2.89%
30% and ≤ 85%	4.65%	1.27%
35% and ≤ 90%	5.88%	0.79%
90% and ≤ 95%	0.85%	0.00%
5% and ≤ 100%	0.00%	0.00%
00%	0.00%	0.24%
al	100.00%	100.00%
rtgage Insurance	\$ % at Issue	Nov - 23
worth	13.86%	10.57%
	86.14%	88.44%
sured	0.00%	0.99%
	100.00%	100.00%
<u> </u>	<u> </u>	
oning Analysis	\$ % at Issue	Nov - 23
nths and ≤ 3 mths	0.33%	0.00%
nths and ≤ 6 mths	1.25%	0.00%
nths and ≤ 9 mths	0.75%	0.00%
nths and ≤ 12 mths	0.66%	0.00%
mths and ≤ 15 mths	5.71%	0.00%
mths and ≤ 18 mths	10.39%	0.00%
mths and ≤ 21 mths		
	6.91%	0.00%
mths and ≤ 24 mths	4.49%	0.00%
mths and ≤ 36 mths	40.49%	0.00%
mths and ≤ 48 mths	14.44%	0.00%
mths and ≤ 60 mths	5.64%	0.00%
mths and ≤ 72 mths	2.74%	0.00%
mths and ≤ 84 mths	1.60%	0.00%
mths and ≤ 96 mths	2.08%	2.05%
5 mths and ≤ 108 mths	1.05%	22.66%
08 mths and ≤ 120 mths	0.40%	40.51%
0 mths	1.06%	34.78%
d.	100.00%	100.00%
ai .		
	\$ % at Issue	<u>Nov - 23</u>
Metro	<u>\$ % at Issue</u> 1.71%	<u>Nov - 23</u> 1.20%
letro	\$ % at Issue	<u>Nov - 23</u>
Netro	<b>\$% at Issue</b> 1.71% 1.71%	Nov - 23 1.20% 1.20%
Metro ACT	<u>\$ % at Issue</u> 1.71%	<u>Nov - 23</u> 1.20%
Metro NCT Inner city	<b>\$% at Issue</b> 1.71% 1.71%	Nov - 23 1.20% 1.20%
Metro ACT Inner city Metro	\$ % at Issue 1.71% 1.71% 0.18% 29.70%	Nov - 23 1.20% 1.20% 0.44% 30.30%
Metro ACT Inner city Metro Non metro	\$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39%	Nov - 23 1.20% 1.20% 0.44% 30.30% 8.79%
Metro ACT Inner city Metro Non metro	\$ % at Issue 1.71% 1.71% 0.18% 29.70%	Nov - 23 1.20% 1.20% 0.44% 30.30%
Metro ACT - Inner city - Metro - Non metro NSW	\$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27%	Nov - 23 1.20% 1.20% 0.44% 30.30% 8.79% 39.53%
Metro ACT Inner city Metro Non metro NSW	\$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28%	Nov - 23 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00%
Metro ACT  Inner city Metro Non metro NSW	\$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27%	Nov - 23 1.20% 1.20% 0.44% 30.30% 8.79% 39.53%
Metro ACT  Inner city Metro Non metro NSW  Metro  Metro	\$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28%	Nov - 23 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00%
Metro ACT - Inner city - Metro - Non metro NSW Metro Join Metro	\$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15%	Nov - 23 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35%
raphic Distribution  Metro ACT  - Inner city - Metro - Non metro NSW  Metro Von metro NT	\$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43%	Nov - 23 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35%
graphic Distribution  - Metro I ACT  - Inner city - Metro - Non metro I NSW  Metro Non metro I NT - Inner city	\$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43%	Nov - 23 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.35%
graphic Distribution  Metro  I clinner city  - Metro  - Non metro NSW  Metro Non metro INT  - Inner city  - Inner city  - Metro	\$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49%	Nov - 23 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.35%
raphic Distribution  Metro ACT  - Inner city - Metro - Non metro NSW  Wetro Non metro NT  - Inner city Metro	\$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85%	Nov - 23 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.35% 0.25% 9.55% 6.43%
Metro ACT  - Inner city - Metro - Non metro NSW  Metro Non metro NT  Inner city Metro Non metro	\$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49%	Nov - 23 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.35%
graphic Distribution  Metro ACT  - Inner city - Metro - Non metro NSW  Metro Non metro NT  - Inner city - Metro Non metro OLD	\$\frac{5\% \text{ at Issue}}{1.71\%} 1.71\% 0.18\% 29.70\% 10.39\% 40.27\% 0.28\% 0.15\% 0.43\% 0.05\% 8.49\% 5.85\% 14.39\%	Nov - 23 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.35% 0.25% 9.55% 6.43% 16.23%
graphic Distribution  - Metro  / - Inner city  /- Metro  / - Non metro I NSW  Metro Non metro I NT  - Inner city  - Metro - Non metro I QLD	\$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85%	Nov - 23 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.35% 0.25% 9.55% 6.43%
graphic Distribution  - Metro - ACT  - Inner city - Metro - Non metro INSW  Metro Non metro INT - Inner city - Metro - Non metro IQLD	\$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39%	Nov - 23 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.35% 0.25% 9.55% 6.43% 16.23%
rraphic Distribution  Metro ACT  - Inner city - Metro - Non metro NSW  Metro Non metro NT - Inner city - Metro - Non metro OLD  nner city Metro	\$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19%	Nov - 23 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.25% 9.55% 6.43% 16.23%
graphic Distribution  Metro ACT  - Inner city - Metro - Non metro NSW  Metro Non metro NT  - Inner city - Metro Non metro OLD  nner city Metro Von metro OLD  Non metro OLD  Non metro OLD	\$ % at Issue 1.71% 1.71% 1.71%  0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62%	Nov - 23 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.35% 6.43% 16.23% 0.00% 5.45% 0.44%
graphic Distribution - Metro - Act - Inner city - Metro - Non metro NSW  Metro Non metro INT - Inner city - Metro - Non metro I QLD Inner city Metro Non metro I QLD Inner city Metro Non metro	\$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19%	Nov - 23 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.25% 9.55% 6.43% 16.23%
graphic Distribution  - Metro I ACT  - Inner city - Metro - Non metro I NSW  Metro Non metro I NT  - Inner city - Metro - Non metro I QLD  Inner city Metro Non metro I SA	\$ % at Issue 1.71% 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88%	Nov - 23 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.25% 9.55% 6.43% 16.23% 0.00% 5.45% 0.44% 5.88%
graphic Distribution - Metro - Act - Inner city - Metro - Non metro NSW  Metro Non metro I NT - Inner city - Metro - Non metro I QLD Inner city Metro Non metro I SA	\$ % at Issue 1.71% 1.71% 1.71%  0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%	Nov - 22 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.35% 6.43% 16.23% 0.00% 5.45% 0.44% 5.88%
traphic Distribution  Metro ACT  - Inner city - Metro - Non metro NSW  Metro Non metro NT  - Inner city - Metro - Non metro OLD  nner city Metro SA  Inner city Metro	\$ % at Issue 1.71% 1.71% 1.71%  0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%  0.07% 0.53%	Nov - 23 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.35% 6.43% 16.23% 0.00% 5.45% 0.44% 5.88% 0.38%
raphic Distribution  Metro ACT  - Inner city - Metro - Non metro NSW  Metro Onon metro NT  - Inner city Metro - Non metro QLD  nner city Metro SA  Inner city Metro SA	\$ % at Issue 1.71% 1.71% 1.71%  0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%	Nov - 22 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.35% 6.43% 16.23% 0.00% 5.45% 0.44% 5.88%
raphic Distribution  Metro ACT  - Inner city - Metro - Non metro NSW  Metro Non metro NT - Inner city - Metro - OLD  nner city Metro SA  Inner city Metro Non metro SA  Inner city Metro Non Metro N	\$ % at Issue 1.71% 1.71% 1.71%  0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%  0.07% 0.53%	Nov - 23 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.35% 6.43% 16.23% 0.00% 5.45% 0.44% 5.88% 0.38%
raphic Distribution  Metro ACT  - Inner city - Metro - Non metro NSW  Metro Non metro NT - Inner city - Metro - OLD  nner city Metro SA  Inner city Metro Non metro SA  Inner city Metro Non Metro N	\$ % at Issue 1.71% 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45%	Nov - 23 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.25% 9.55% 6.43% 16.23% 0.00% 5.45% 0.44% 5.88% 0.28% 0.28%
rraphic Distribution  Metro ACT  - Inner city - Metro - Non metro NSW  Metro Non metro NT  - Inner city - Metro Non metro QLD  nner city Metro Non metro SA  Inner city Metro Non metro SA	\$ % at issue 1.71% 1.71% 1.71% 0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05%	Nov - 25 1.20% 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.35% 0.25% 6.43% 16.23% 0.00% 5.45% 0.44% 5.88% 0.38% 0.38% 0.38% 0.38% 0.38% 0.38% 0.39% 0.96%
graphic Distribution  - Metro I ACT  - Inner city - Metro - 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 SA - Inner city - Metro - Non metro I TAS - Inner city	\$ % at Issue  1.71% 1.71% 1.71%  0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05%  0.36%	Nov - 23 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.25% 9.55% 6.43% 16.23% 0.00% 5.45% 0.44% 5.88% 0.28% 0.28% 0.30% 0.96%
raphic Distribution  Metro ACT  - Inner city - Metro - Non metro NSW  Metro Worn metro NT - Inner city - Metro - Non metro Non metro Non metro SA Inner city Metro Non metro SA Inner city Metro Non metro SA Inner city Metro Non metro TAS	\$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.45% 1.05%	Nov - 23 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.25% 9.55% 6.43% 16.23% 0.00% 5.45% 0.44% 5.88% 0.28% 0.28% 0.38% 0.28% 0.96%
traphic Distribution  - Metro ACT  - Inner city - Metro - Non metro I NSW  Metro Non metro INT - Inner city - Metro - Mon metro IQLD Inner city Metro Non metro ISA - Inner city Metro Non metro ISA - Inner city Metro Non metro ITAS	\$ % at issue 1.71% 1.71% 1.71% 0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52%	Nov - 23 1.20% 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.35% 0.35% 0.25% 6.43% 16.23% 0.00% 5.45% 0.44% 5.88% 0.38% 0.38% 0.28% 0.30% 0.96% 0.00% 12.19%
graphic Distribution  - Metro I - Inner city  - Inner city  - Non metro I NSW  Metro Non metro INT  - 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 Non metro	\$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.45% 1.05%	Nov - 23 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.25% 9.55% 6.43% 16.23% 0.00% 5.45% 0.44% 5.88% 0.28% 0.28% 0.38% 0.28% 0.96%
rraphic Distribution  Metro ACT  - Inner city - Metro - Non metro NSW  Metro Non metro NT - Inner city - Metro - Non metro QLD nner city Metro Non metro SA  Inner city Metro Non metro TAS  Inner city Metro Non metro	\$ % at issue 1.71% 1.71% 1.71% 0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52%	Nov - 25 1.20% 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.35% 0.35% 0.25% 6.43% 16.23% 0.00% 5.45% 0.44% 5.88% 0.38% 0.28% 0.30% 0.96% 0.00%
graphic Distribution  - Metro - ACT  - Inner city - Metro - Non metro I NSW  Metro Non metro I NT  - Inner city - Metro - Non metro I OLD Inner city Metro Non metro I SA  - Inner city Metro Non metro I SA  - Inner city Metro Non metro I SA  - Inner city Metro Non metro I TAS	\$ % at Issue  1.71% 1.71% 1.71%  0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05%  0.36% 17.39% 2.52% 20.26%	Nov - 2: 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.25% 9.55% 6.43% 16.23% 0.00% 5.45% 0.44% 5.88% 0.28% 0.30% 0.96% 0.00% 12.19% 2.77% 14.95%
graphic Distribution  - Metro I ACT  /- Inner city /- Metro I- 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 - Metro - Non metro I TAS  - Inner city - Metro - Non metro I TAS  - Inner city - Metro - Non metro I TAS - Inner city - Metro - Non metro I TAS - Inner city - Metro - Non metro I TAS - Inner city - Metro - Non metro I TAS - Inner city - Metro - Non metro I VIC - Inner city	\$ % at issue  1.71% 1.71% 1.71% 0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26%	Nov - 23 1.20% 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.35% 0.35% 0.25% 9.55% 6.43% 16.23% 0.00% 5.45% 0.44% 5.88% 0.38% 0.28% 0.30% 0.96% 0.00% 12.19% 2.77% 14.95%
graphic Distribution  - Metro  I ACT  / - Inner city  - 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 - Metro - Non metro I TAS - Inner city - Metro - Non metro I TAS - Inner city - Metro - Non metro I TAS - Inner city - Metro - Non metro I TAS - Inner city - Metro - Non metro I TAS - Inner city - Metro - Non metro I VIC - Inner city - Metro	\$ % at Issue  1.71% 1.71% 1.71%  0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05%  0.36% 17.39% 2.52% 20.26%  0.23% 13.71%	Nov - 23 1.20% 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.25% 9.55% 6.43% 16.23% 0.00% 5.45% 0.44% 5.88% 0.28% 0.30% 0.96% 0.00% 12.19% 2.77% 14.95% 0.00%
graphic Distribution  - Metro I ACT  - Inner city - 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 TAS  Inner city Metro Non metro I TIAS  Inner city Metro Non metro I TIAS  Inner city Metro Non metro I VIC Inner city Metro Non metro I Non metro I Non metro I Non metro I Non metro	\$ % at Issue  1.71% 1.71% 1.71%  0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05%  0.36% 17.39% 2.52% 20.26%  0.23% 13.71% 1.08%	Nov - 23 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.35% 0.25% 9.55% 6.43% 16.23% 0.00% 5.45% 0.44% 5.88% 0.38% 0.28% 0.30% 0.96% 0.00% 12.19% 2.77% 14.95% 0.00% 18.31%
graphic Distribution  - Metro I ACT  - Inner city - 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 TAS  Inner city Metro Non metro I TIAS  Inner city Metro Non metro I TIAS  Inner city Metro Non metro I VIC Inner city Metro Non metro I Non metro I Non metro I Non metro I Non metro	\$ % at Issue  1.71% 1.71% 1.71%  0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05%  0.36% 17.39% 2.52% 20.26%  0.23% 13.71%	Nov - 23 1.20% 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.25% 9.55% 6.43% 16.23% 0.00% 5.45% 0.44% 5.88% 0.28% 0.30% 0.96% 0.00% 12.19% 2.77% 14.95% 0.00%
graphic Distribution  - Metro - ACT  - Inner city - Metro - Non metro INSW  Metro Non metro INT - Inner city - Metro - Non metro IQLD Inner city Metro Non metro ISA - Inner city Metro Non metro ITAS  Inner city Metro Non metro Non metro Non metro	\$ % at Issue  1.71% 1.71% 1.71%  0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05%  0.36% 17.39% 2.52% 20.26%  0.23% 13.71% 1.08%	Nov - 23 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.35% 0.25% 9.55% 6.43% 16.23% 0.00% 5.45% 0.44% 5.88% 0.38% 0.28% 0.30% 0.96% 0.00% 12.19% 2.77% 14.95% 0.00% 18.31%
raphic Distribution  Metro ACT  - Inner city - Metro - Non metro NSW  Metro Non metro NT  - Inner city - Metro - OLD  nner city Metro Von metro SA  Inner city Metro Non metro TAS  Inner city Metro Non metro VIC	\$ % at Issue  1.71% 1.71% 1.71%  0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05%  0.36% 17.39% 2.52% 20.26%  0.23% 13.71% 1.08% 15.01%	Nov - 23 1.20% 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.25% 9.55% 6.43% 16.23% 0.00% 5.45% 0.44% 5.88% 0.28% 0.30% 0.96% 0.00% 12.19% 2.77% 14.95% 0.00% 18.31% 2.58% 20.89%
Metro ACT  - Inner city - Metro Nom metro NSW  Metro Mon metro NT  Inner city Metro QLD  nner city Metro Inner city Metro Non metro SA  Inner city Metro Non metro TAS  Inner city Metro Non metro Non metro VIC  Inner city Metro Non metro Non metro Non metro Non metro WA  Inner City	\$ % at Issue  1.71% 1.71% 1.71%  0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05%  0.36% 17.39% 2.52% 20.26%  0.23% 13.71% 1.08% 15.01%	Nov - 23 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.25% 9.55% 6.43% 16.23% 0.00% 5.45% 0.44% 5.88% 0.38% 0.28% 0.28% 0.28% 0.29% 1.07%
graphic Distribution  - Metro I ACT  - Inner city - Metro I NSW  Metro Non metro NT - Inner city - Metro Non metro I NI - Inner city - Metro Non metro I QLD  Inner city Metro Non metro ISA - Inner city - Metro Non metro I TAS  Inner city Metro Non metro I VIC - Inner city Metro Non metro I VIC	\$ % at issue  1.71% 1.71% 1.71% 0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26%  0.23% 13.71% 1.08% 15.01% 0.95% 78.00%	Nov - 23 1.20% 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.35% 0.25% 6.43% 16.23% 0.00% 5.45% 0.44% 5.88% 0.38% 0.28% 0.30% 0.96% 0.00% 12.19% 2.77% 14.95% 0.00% 18.31% 2.58% 20.88%
graphic Distribution  - Metro I ACT  /- Inner city /- 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 TAS  - Inner city - Metro - Non metro I TAS  - Inner city - Metro - Non metro I TAS  - 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 WA  I Inner City - Inner	\$ % at Issue  1.71% 1.71% 1.71%  0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05%  0.36% 17.39% 2.52% 20.26%  0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05%	Nov - 23 1.20% 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.35% 6.43% 16.23% 0.00% 5.45% 0.44% 5.88% 0.28% 0.30% 0.96% 0.00% 12.19% 2.77% 14.95% 0.00% 18.31% 2.58% 20.89% 1.07% 77.28% 21.66%
Paraphic Distribution  - Metro al ACT  V - Inner city V - Metro V - Non metro al NSW  - Metro Non metro al NT  O - Inner city O - Metro O - Non metro al QLD  - Inner city Metro Non metro al GLD - 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 TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al TAS - Inner city - Metro - Non metro al INC - Inner city - Metro - Non metro al INON Metro - Non metro al INON Metro - Non metro al Non Metro - Non Metro - Non metro al Non Metro - Non Metro	\$ % at Issue  1.71% 1.71% 1.71%  0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05%  0.36% 17.39% 2.52% 20.26%  0.23% 13.71% 1.08% 15.01%  0.95% 78.00% 21.05% 0.00%	Nov - 23 1.20% 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.25% 9.55% 6.43% 16.23% 0.00% 5.45% 0.44% 5.88% 0.38% 0.28% 0.30% 0.96% 0.00% 12.19% 2.77% 14.95% 0.00% 18.31% 2.58% 20.89% 1.07% 77.28% 21.66% 0.00%
and the state of t	\$ % at Issue  1.71% 1.71% 1.71%  0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05%  0.36% 17.39% 2.52% 20.26%  0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05%	Nov - 23 1.20% 1.20% 1.20% 0.44% 30.30% 8.79% 39.53% 0.00% 0.35% 0.35% 6.43% 16.23% 0.00% 5.45% 0.44% 5.88% 0.28% 0.30% 0.96% 0.00% 12.19% 2.77% 14.95% 0.00% 18.31% 2.58% 20.89% 1.07% 77.28% 21.66%

ADDE ADS 6 % (schoduled belongs basis)	21.60	61.00	90+	Total
ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Dec-22	0.11%	0.47%	0.24%	0.82%
an-23	0.08%	0.00%	0.73%	0.81%
eb-23	0.45%	0.29%	0.49%	1.23%
Mar-23	0.91%	0.04%	0.81%	1.76%
xpr-23	1.25%	0.35%	0.86%	2.46%
рг-25 Лау-23	0.85%	0.05%	1.21%	2.46%
un-23	1.04%	0.30%	1.27%	2.61%
ul-23	0.84%	0.58%	1.44%	2.86%
ug-23	0.75%	0.00%	1.45%	2.20%
ep-23	1.06%	0.00%	1.09%	2.15%
ict-23	1.68%	0.00%	0.57%	2.26%
ov-23	1.55%	0.86%	0.59%	2.99%
ORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
ec-22	4	617,431		
n-23	5	873,751		
b-23	2	361,388		
ar-23	2	362,631		
r-23	4	540,666		
уу-23	3	505,325		
n-23	4	798,600		
-23	3	901,112		
g-23	2	575,936		
p-23	2	574,471		
t-23	2	572,708		
v-23	3	1,018,057		
	3	1,010,037		
L cours to Hanney	No of C	A		
cl. COVID-19 HARDSHIP	No of Accounts	Amount (\$)		
ar-22	-	-		
r-22	_	-		
ay-22	-	-		
1-22	-	-		
l-22	-	-		
ug-22				
	-	-		
p-22	-	-		
ct-22	-	-		
ov-22	_	-		
	-	-		
ORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
c-22	-	-		
-23	-	-		
-23	-	-		
r-23				
	-	_		
r-23	-	-		
r-23 xy-23	- - -	-		
r-23 y-23	- - -	- - -		
r-23 ıy-23 ı-23	- - - -	- - -		
r-23 y-23 -23	-	-		
r-23 y-23 -23 g-23		- - - -		
-23 y-23 -23 23 3-2-23	-			
-23 y-23 23 23 -23 -23	-	-		
-23 y-23 23 23 -23 -23				
-23 -23 23 3-23 -23 -23 -23		-		
-23 -7-23 -23 -23 -23 -23 -23 -23		- - LMI claim (A\$)	LMI payment (A\$)	<u>Net loss</u>
-23 -23 -23 -23 -23 -23 -23 -23 -23 -23	Gross Loss 109,558	-	<u>LMI payment (A\$)</u> 100,083	<u>Net loss</u> 9,475
-23 -23 -23 -23 -23 -23 -23 -23 -23 -23		- - LMI claim (A\$)		
-23 -23 -23 -23 -23 -23 -23 -23 -23 -29 -29 -29	109,558	- - LMI claim (A\$)		9,475
-23 -23 23 23 2-23 -23 -23 -23 -23 -23 -	109,558 - -	LMI claim (A\$) 109,558	100,083	9,475 - -
r-23 y-23 -23 g-23 g-23 t-23 v-23 incipal Loss 18 19 20	109,558 - - 8,585	LMI claim (A\$) 109,558 - -	100,083 - - -	9,475 - - 8,585
r-23 y-23 -23 g-23 t-23 t-23 t-23 t-23 t-23 t-23 t-23 t	109,558 - -	LMI claim (A\$) 109,558	100,083	9,475 - - 8,585 2,847
nr-23 ny-23 ny-23 n-23 l-23 gr-23 gr-23 pr-23 str-23 nv-23 sinCIPAL LOSS 18 19 20 21 22 23	109,558 - - 8,585 297,813	LMI claim (A\$) 109,558 297,813	100,083 - - - - 294,966	9,475 - - 8,585 2,847 -
nr-23 ny-23 ny-23 n-23 l-23 gr-23 gr-23 pr-23 str-23 nv-23 sinCIPAL LOSS 18 19 20 21 22 23	109,558 - - 8,585	LMI claim (A\$) 109,558 - -	100,083 - - -	9,475 - - 8,585 2,847
r-23 ry-23 ry-23 ry-23 ry-23 g-23 g-23 t-23 ry-23 inCIPAL LOSS 18 19 19 20 21 22 23 3tal	109,558 - - 8,585 297,813 - 415,956	LMI claim (A\$) 109,558 - 297,813 - 407,371	100,083 - - - 294,966 - - 395,049	9,475 - - 8,585 2,847 -
r-23 y-23 -23 g-23 -23 t-23 v-23 t-23 v-23 t-23 v-23 t-23 t-23 t-23 t-23 t-23 t-23 t-23 t	109,558 - - 8,585 297,813	LMI claim (A\$) 109,558 - 297,813 407,371 Excess Spread % p.a	100,083 - - - 294,966 - 395,049 Opening Bond Balance	9,475 - - 8,585 2,847 -
r-23 ry-23 ry-23 -23 g-23 g-23 y-23 t-23 y-23 incipal loss 18 19 20 21 22 23 tal	109,558 - 8,585 297,813 - 415,956 Excess Spread (A\$)	LMI claim (A\$) 109,558 297,813 407,371  Excess Spread % p.a 0.00%	100,083 - - - 294,966 - - 395,049	9,475 - - 8,585 2,847 -
r-23 ry-23 ry-23 -23 g-23 g-23 y-23 t-23 y-23 incipal loss 18 19 20 21 22 23 tal	109,558 - - 8,585 297,813 - 415,956	LMI claim (A\$) 109,558 - 297,813 407,371 Excess Spread % p.a	100,083 - - - 294,966 - 395,049 Opening Bond Balance	9,475 - - 8,585 2,847 -
r-23 y-29 y-29 y-29 -23 g-24 -23 w-23 w-23 mcipal loss 18 19 20 21 12 22 23 23 23 23 24 25 25 26 27 28 28 28 28 28 28 28 28 28 28 28 28 28	109,558 - - 8,585 297,813 - 415,956 Excess Spread (A\$) - 120,361.45	LMI claim (A\$) 109,558 297,813 407,371 Excess Spread % p.a 0.00% 1.06%	100,083 - 294,966 395,049 Opening Bond Balance 140,337,405 136,485,051	9,475 - - 8,585 2,847 -
r-23 y-23 -23 g-23 g-23 g-23 y-23 ti-23 v-23 incipal loss 18 19 20 21 22 23 tal  CESS SPREAD c-22 b-23 b-23	109,558 - - 8,585 297,813 - - 415,956 Excess Spread (A\$) - 120,361.45 124,982.70	LMI claim (A\$) 109,558 297,813 407,371  Excess Spread % p.a 0.00% 1.06% 1.13%	100,083 - 294,966 - 395,049 Opening Bond Balance 140,337,405 136,485,051 132,937,505	9,475 - - 8,585 2,847 -
nr-23 ay-23 ay-2323 l-23 l-23 l-23 stat-23 av-23	109,558 	LMI claim (A\$) 109,558 - 297,813 - 407,371  Excess Spread % p.a 0.00% 1.06% 1.13% 0.03%	100,083 - 294,966 - 395,049 Opening Bond Balance 140,337,405 136,485,051 132,937,505 130,136,292	9,475 - - 8,585 2,847 -
r-23 ry-23 ry-23 ry-23 -23 g-23 g-23 ry-23 incipal loss  INCIPAL LOSS  18 19 20 21 22 23 tal  CCESS SPREAD c-22 r-23 r-23	109,558 - 8,585 297,813 415,956 Excess Spread (A\$) - 120,361.45 124,982.70 3,728.86 25,355.79	LMI claim (A\$) 109,558 297,813 407,371 Excess Spread % p.a 0.00% 1.06% 1.13% 0.03% 0.03%	100,083 - 294,966 - 395,049 Opening Bond Balance 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763	9,475 - - 8,585 2,847 -
rr-23 ay-23 ay-23 -23 gg-23 gg-23 gg-23 y-23 sinCIPAL LOSS 18 19 20 21 22 23 tal  CCESS SPREAD cc-22 b-23 b-23 ar-23 ar-23 ay-23	109,558 - 8,585 297,813 - 415,956 Excess Spread (A\$) 120,361.45 124,982.70 3,728.86 25,355.79 101,499.09	LMI claim (A\$) 109,558 297,813 407,371 Excess Spread % p.a 0.00% 1.06% 0.03% 0.03% 0.24% 0.97%	100,083 - 294,966 - 395,049 Opening Bond Balance 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606	9,475 - - 8,585 2,847 -
r-23 sy-23 -23 -23 g-23 p-23 t-23 t-23 inCIPAL LOSS  18 19 20 21 22 23 tal  CESS SPREAD c-22 -23 b-23 b-23 r-23 r-23 r-23	109,558 8,585 297,813 415,956 Excess Spread (A\$) 120,361.45 124,982.70 3,728.86 25,355.79 101,499.09 83,384.78	LMI claim (A\$)  109,558  297,813  407,371  Excess Spread % p.a 0.00% 1.06% 1.13% 0.03% 0.24% 0.97% 0.81%	100,083 - 294,966 - 395,049 Opening Bond Balance 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763	9,475 - - 8,585 2,847 -
r-23 sy-23 -23 -23 g-23 p-23 t-23 t-23 inCIPAL LOSS  18 19 20 21 22 23 tal  CESS SPREAD c-22 -23 b-23 b-23 r-23 r-23 r-23	109,558 8,585 297,813 415,956 Excess Spread (A\$) 120,361.45 124,982.70 3,728.86 25,355.79 101,499.09 83,384.78	LMI claim (A\$)  109,558  297,813  407,371  Excess Spread % p.a 0.00% 1.06% 1.13% 0.03% 0.24% 0.97% 0.81%	100,083 - 294,966 - 395,049 Opening Bond Balance 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075	9,475 - - 8,585 2,847 -
r-23 sy-23 -23 g-23 g-23 p-23 t-23 inCIPAL LOSS  18 19 20 21 22 23 tal  CCESS SPREAD c-22 -23 b-23 s-23 sy-23 -23 -23 -23	109,558 - 8,585 297,813 - 415,956 Excess Spread (A\$) - 120,361.45 124,982.70 3,728.86 25,355.79 101,499.09 83,384.78 42,907.68	LMI claim (A\$) 109,558 297,813 407,371  Excess Spread % p.a 0.00% 1.06% 1.13% 0.24% 0.97% 0.81%	100,083 - 294,966 - 395,049 Opening Bond Balance 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565	9,475 - - 8,585 2,847 -
rr-23 ay-23 ay-23 -23 gg-23 pg-23 y-23 str-23 suncepal Loss  18 19 20 21 22 23 tal  CCSS SPREAD cc-22 b-23 b-23 ar-23 ar-23 ar-23 ar-23 gg-23	109,558 	LMI claim (A\$) 109,558 297,813 407,371  Excess Spread % p.a 0.00% 1.06% 0.03% 0.24% 0.97% 0.81% 0.43% 0.78%	100,083 - 294,966 395,049 Opening Bond Balance 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069	9,475 - - 8,585 2,847 -
ar-23	109,558 8,585 297,813 415,956 Excess Spread (A\$) 120,361.45 124,982.70 3,728.86 25,355.79 101,499.09 83,384.78 42,907.68 76,714.69	LMI claim (A\$)  109,558  297,813  407,371  Excess Spread % p.a  0.00% 1.06% 1.13% 0.03% 0.24% 0.97% 0.81% 0.43% 0.78% 0.78%	100,083	9,475 - - 8,585 2,847 -
r-23 sy-23 -23 g-23 g-23 p-23 t-23 inCiPAL LOSS  IS INCIPAL LOSS  IS	109,558 8,585 297,813 415,956 Excess Spread (AS) 120,361.45 124,982.70 3,728.86 25,355.79 101,499.09 83,384.78 42,907.68 76,714.69 85,389.23	LMI claim (A\$) 109,558 297,813 407,371  Excess Spread % p.a 0.00% 1.06% 1.13% 0.24% 0.97% 0.81% 0.43% 0.78% 0.00%	100,083 - 294,966 - 395,049 Opening Bond Balance 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195	9,475 - - 8,585 2,847 -
rr-23 ay-23 ay-2323 gg-23 gg-23 py-23 str-23 suncepart Loss  18 19 20 21 22 23 tal  CCESS SPREAD cc-2223 ar-23 ar-23 ar-23 ar-23 gg-23 py-2323 gg-23 py-23 gg-23 gg-23 py-23 gg-23	109,558  8,585 297,813  415,956  Excess Spread [AS]  120,361.45 124,982.70 3,728.86 25,355.79 101,499.09 83,384.78 42,907.68 76,714.69 85,389.23 81,134.08	LMI claim (A\$)  109,558  297,813  407,371  Excess Spread % p.a  0.00% 1.06% 1.13% 0.03% 0.24% 0.97% 0.81% 0.43% 0.78% 0.78%	100,083	9,475 - - 8,585 2,847 -
r-23 y-23 -23 g-23 g-23 g-23 y-23 t-23 s-23 s-23 s-23 s-22 tal  CESS SPREAD c-22 c-22 c-23 tal -23 ta-23	109,558 8,585 297,813 415,956 Excess Spread (AS) 120,361.45 124,982.70 3,728.86 25,355.79 101,499.09 83,384.78 42,907.68 76,714.69 85,389.23	LMI claim (A\$) 109,558 297,813 407,371  Excess Spread % p.a 0.00% 1.06% 1.13% 0.24% 0.97% 0.81% 0.43% 0.78% 0.00%	100,083 - 294,966 - 395,049 Opening Bond Balance 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195	9,475 - - 8,585 2,847 -
r-23 r-23 r-23 r-23 g-23 g-23 g-23 p-23 t-23 v-23 v-23  INCIPAL LOSS  18 19 20 21 22 23 3 tal  CESS SPREAD c-22 r-23 b-23 ar-23 r-23 g-23 g-23 g-23 g-23 t-23 v-23 tal	109,558  8,585 297,813  415,956  Excess Spread [AS]  120,361.45 124,982.70 3,728.86 25,355.79 101,499.09 83,384.78 42,907.68 76,714.69 85,389.23 81,134.08	LMI claim (A\$) 109,558 297,813 407,371  Excess Spread % p.a 0.00% 1.06% 1.13% 0.24% 0.97% 0.81% 0.43% 0.78% 0.00%	100,083 - 294,966 - 395,049 Opening Bond Balance 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195	9,475 - - 8,585 2,847 -
r-23 r-23 r-23 r-23 g-23 g-23 g-23 p-23 t-23 v-23 v-23  INCIPAL LOSS  18 19 20 21 22 23 3 tal  CESS SPREAD c-22 r-23 b-23 ar-23 r-23 g-23 g-23 g-23 g-23 t-23 v-23 tal	109,558  8,585 297,813  415,956  Excess Spread [AS]  120,361.45 124,982.70 3,728.86 25,355.79 101,499.09 83,384.78 42,907.68 76,714.69 85,389.23 81,134.08	LMI claim (A\$) 109,558 297,813 407,371  Excess Spread % p.a 0.00% 1.06% 1.13% 0.24% 0.97% 0.81% 0.43% 0.78% 0.00%	100,083 - 294,966 - 395,049 Opening Bond Balance 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195	9,475 - - 8,585 2,847 -
or 23 ap 23 ap 23 ap 23 l-23 l-23 l-23 l-23 leg 23 by 23 ap 24 ap 25 ap 26 ap 26 ap 27 ap	109,558	LMI claim (A\$) 109,558 297,813 407,371  Excess Spread % p.a 0.00% 1.06% 1.13% 0.24% 0.97% 0.81% 0.43% 0.78% 0.00%	100,083 - 294,966 - 395,049 Opening Bond Balance 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195	9,475 - - 8,585 2,847 -
or-23 ay-23 ay-23 ay-2323 g-23 g-23 g-23 ct-23 ay-23 ct-23 ct-23 ay-23 ct-24 ct-25 ct-26 ct-27 ct-28 ct-28 ct-29 ct-2	109,558	LMI claim (A\$) 109,558 297,813 407,371  Excess Spread % p.a 0.00% 1.06% 1.13% 0.24% 0.97% 0.81% 0.43% 0.78% 0.00%	100,083 - 294,966 - 395,049 Opening Bond Balance 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195	9,475 - - 8,585 2,847 -
r-23 y-23 -23 g-23 g-23 g-23 y-23 t-23 w-23 w-23 w-23 w-23 tal  cess spread ce	109,558  8,585 297,813 415,956 Excess Spread (A\$) 120,361.45 124,982.70 3,728.86 25,355.79 101,490.09 83,384.78 42,907.68 76,714.69  85,389.23 81,134.08 745,458.35 CPR % p.a 26,644% 25,22%	LMI claim (A\$) 109,558 297,813 407,371  Excess Spread % p.a 0.00% 1.06% 1.13% 0.24% 0.97% 0.81% 0.43% 0.78% 0.00%	100,083 - 294,966 - 395,049 Opening Bond Balance 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195	9,475 - - 8,585 2,847 -
r-23 ay-23 ay-23 -23 g-23 g-23 g-23 y-23 sinCipal Loss  18 19 20 21 122 23 tal  CCESS SPREAD  C-22 b-23 ay-23 ay-23 ay-23 ay-23 b-23 g-23 y-23 tal  INUALISED CPR  C-22 b-23 tal	109,558	LMI claim (A\$) 109,558 297,813 407,371  Excess Spread % p.a 0.00% 1.06% 1.13% 0.24% 0.97% 0.81% 0.43% 0.78% 0.00%	100,083 - 294,966 - 395,049 Opening Bond Balance 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195	9,475 - - 8,585 2,847 -
r-23 ry-23 ry-23 ry-23 ry-23 g-23 g-23 g-23 g-23 ry-23 incipal Loss  Is  Incipal Loss  Is  Incipal Loss  Is  Is  Is  Is  Is  Is  Is  Is  Is	109,558  8,585 297,813 415,956 Excess Spread (A\$) 120,361.45 124,982.70 3,728.86 25,355.79 101,490.09 83,384.78 42,907.68 76,714.69  85,389.23 81,134.08 745,458.35 CPR % p.a 26,644% 25,22%	LMI claim (A\$) 109,558 297,813 407,371  Excess Spread % p.a 0.00% 1.06% 1.13% 0.24% 0.97% 0.81% 0.43% 0.78% 0.00%	100,083 - 294,966 - 395,049 Opening Bond Balance 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195	9,475 - - 8,585 2,847 -
r-23 y-23 -23 g-23 g-23 g-23 y-23 t-23 w-23 w-23 iNCIPAL LOSS 18 19 20 21 22 23 tal  CESS SPREAD c-22 3-23 d-23 d-23 d-23 d-23 d-23 d-23 d	109,558	LMI claim (A\$) 109,558 297,813 407,371  Excess Spread % p.a 0.00% 1.06% 1.13% 0.24% 0.97% 0.81% 0.43% 0.78% 0.00%	100,083 - 294,966 - 395,049 Opening Bond Balance 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195	9,475 - - 8,585 2,847 -
r-23 y-23 -23 g-23 g-23 g-23 y-23 t-23 w-23 w-23 w-23 w-23 tal  cess spread ce	109,558	LMI claim (A\$) 109,558 297,813 407,371  Excess Spread % p.a 0.00% 1.06% 1.13% 0.24% 0.97% 0.81% 0.43% 0.78% 0.00%	100,083 - 294,966 - 395,049 Opening Bond Balance 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195	9,475 - - 8,585 2,847 -
r-23 y-23 -23 g-23 -23 g-23 y-23 y-23 y-23 y-23 y-23 y-23 y-23 tal  ccss spread c-22 y-23 tal p-23 p-23 p-23 p-23 p-23 tal y-23 y-23 tal	109,558	LMI claim (A\$) 109,558 297,813 407,371  Excess Spread % p.a 0.00% 1.06% 1.13% 0.24% 0.97% 0.81% 0.43% 0.78% 0.00%	100,083 - 294,966 - 395,049 Opening Bond Balance 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195	9,475 - - 8,585 2,847 -
-23 y-23 23 23 y-23 23 y-23 -23 y-23 -23 y-23 -23 y-23 NCIPAL LOSS 18 19 10 10 11 12 12 13 1a  I I I I I I I I I I I I I I I I I I	109,558	LMI claim (A\$) 109,558 297,813 407,371  Excess Spread % p.a 0.00% 1.06% 1.13% 0.24% 0.97% 0.81% 0.43% 0.78% 0.00%	100,083 - 294,966 - 395,049 Opening Bond Balance 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195	9,475 - - 8,585 2,847 -
-23 -23 -23 -23 -23 -23 -23 -23 -23 -23	109,558	LMI claim (A\$) 109,558 297,813 407,371  Excess Spread % p.a 0.00% 1.06% 1.13% 0.24% 0.97% 0.81% 0.43% 0.78% 0.00%	100,083 - 294,966 - 395,049 Opening Bond Balance 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195	9,475 - - 8,585 2,847 -
-23 -23 -23 -23 -23 -23 -23 -23 -23 -23	109,558	LMI claim (A\$) 109,558 297,813 407,371  Excess Spread % p.a 0.00% 1.06% 1.13% 0.24% 0.97% 0.81% 0.43% 0.78% 0.00%	100,083 - 294,966 - 395,049 Opening Bond Balance 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195	9,475 - - 8,585 2,847 -
-23 -23 -23 -23 -23 -23 -23 -23 -23 -23	109,558	LMI claim (A\$) 109,558 297,813 407,371  Excess Spread % p.a 0.00% 1.06% 1.13% 0.24% 0.97% 0.81% 0.43% 0.78% 0.00%	100,083 - 294,966 - 395,049 Opening Bond Balance 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195	9,475 - - 8,585 2,847 -
-23 y-23 23 23 y-23 23 y-23 -23 y-23 -23 y-23 -23 y-23 NCIPAL LOSS 18 19 10 10 11 12 12 13 1a  I  TESS SPREAD -22 3 -23 y-23 -23 y-23 y-23 al  NULLISED CPR -22 -23 y-23 y-23 al	109,558	LMI claim (A\$) 109,558 297,813 407,371  Excess Spread % p.a 0.00% 1.06% 1.13% 0.24% 0.97% 0.81% 0.43% 0.78% 0.00%	100,083 - 294,966 - 395,049 Opening Bond Balance 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195	9,475 - - 8,585 2,847 -
r-23 y-23 23 3-23 3-23 y-23 y-23 y-23 y-2	109,558	LMI claim (A\$) 109,558 297,813 407,371  Excess Spread % p.a 0.00% 1.06% 1.13% 0.24% 0.97% 0.81% 0.43% 0.78% 0.00%	100,083 - 294,966 - 395,049 Opening Bond Balance 140,337,405 136,485,051 132,937,505 130,136,292 127,058,763 126,085,606 123,142,075 120,692,565 118,665,069 116,644,858 114,994,195	9,475 - - 8,585 2,847 -

RESERVES
Principal Draw
Liquidity Reserve Account

Income Reserve

SUPPORTING RATINGS

Fixed Rate Swap Provider Liquidity Reserve Account Holder Bank Account Provider

Role

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

<u>Party</u>

931.452.95

150,000.00

Current Rating S&P /

Moodys
A+/A2
A, A-1/ P-1
A-1+ / P-1

Drawn

Rating Trigger S&P /Moodys below A-1 and A /A3(cr) below A-2 or BBB+/ P-1 below A-2 / P-1

BNP PARIBAS

MUFG Bank, Ltd Westpac

Available

AMP Bank Limited BBB / Baa2 N/A Progress 2005-2 Trust Progress 2006-1 Trust Progress 2007-1G Trust Progress 2008-1R Trust Progress 2009-1 Trust Progress 2010-1 Trust Progress 2011-1 Trust Progress 2012-1 Trust Progress 2012-2 Trust Progress 2012-2 Trust Progress 2013-1 Trust Progress 2014-1 Trust Progress 2014-2 Trust Progress 2016-1 Trust

Progress 2016-1 Trust
Progress 2017-1 Trust
Progress 2017-2 Trust
Progress 2018-1 Trust
Progress 2019-1 Trust
Progress 2020-1 Trust
Progress 2021-1 Trust
Progress 2021-1 Trust

Progress 2022-1 Trust Progress 2022-2 Trust Progress 2022-2 Trust Progress 2023-1 Trust Progress 2023-2 Trust

Progress Warehouse Trust No .1
Perpetual Trustee (Cold)

Back-Up Servicer: