PROGRESS 2016-1 TRUST

Tuesday, 21 January 2020

Transaction Name: Trustee:	Progress 2016-1 Trust Perpetual Trustee Company	Limited	
Security Trustee: Originator: Servicer & Custodian: Issue Date: Maturity Date: Payment Date: Business Day for Payments:	P.T. Limited AMP Bank Limited AMP Bank Limited Tuesday, 27th September 20 Friday, 21th February 2048 The 21st day of each month Sydney & Melbourne		
Determination Date & Ex-Interest Date:	Three Business Days before	each Payment Date.	
	Base	Margin	Interest Calculation
Class A Notes	1 M BBSW	123bps	Actual/365
Class AB Notes Class B Notes	1 M BBSW 1 M BBSW	180bps 220bps	Actual/365 Actual/365
Class D Notes Class C Notes Class D Notes	1 M BBSW	315bps	Actual/365
class D Notes	1 M BBSW	595bps	Actual/365

		111100011	555665	Actual 505			
			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	257,722,606.84	257,722,606.84	92.00%	83.91%	AAA / Aaa
Class AB Notes	A\$	37,950,000.00	31,257,010.68	31,257,010.68	5.06%	10.18%	AAA /n.r
Class B Notes	A\$	12,900,000.00	10,624,912.72	10,624,912.72	1.72%	3.46%	AA+/n.r.
Class C Notes	A\$	8,100,000.00	6,671,456.82	6,671,456.82	1.08%	2.17%	A+ Watch Neg/n.r.
Class D Notes	A\$	1,050,000.00	864,818.48	864,818.48	0.14%	0.28%	n.r/n.r.
TOTAL		750,000,000.00	307,140,805.54	307,140,805.54	100.00%	100.00%	

Current Payment Date:	1	uesday, 21 January 202	.0				
	Pre Payment						
	Date Bond				Interest Payment (per	Principal Payment	Post Payment Date Bond
	Factors	Coupon Rate	Coupon Rate Reset Date	Initial Issued Notes (No.)	security)	(per security)	Factors
Class A Notes	0.3821	2.0883%	21-Jan-20	690,000	0.63	8.58	0.3735
Class AB Notes	0.8426	2.6583%	21-Jan-20	37,950	1.78	18.92	0.8236
Class B Notes	0.8426	3.0583%	21-Jan-20	12,900	2.05	18.92	0.8236
Class C Notes	0.8426	4.0083%	21-Jan-20	8,100	2.68	18.92	0.8236
Class D Notes	0.8426	6.8083%	21-Jan-20	1,050	4.56	18.92	0.8236
TOTAL				750,000	11.70	84.25	

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Dec - 1</u>
Total pool size:	\$742,931,233.00	\$304,530,108.6
Total Number Of Loans (UnConsolidated):	3582	170
Total number of loans (consolidating split loans):	2345	115
Average loan Size:	\$316,815.00	\$263,662.4
Maximum loan size:	\$993,677.00	\$947,495.0
Fotal property value:	\$1,305,952,265.00	\$661,495,145.1
Number of Properties:	2501	122
Average property value:	\$522,172.00	\$541,321.7
werage current LVR:	60.44%	50.229
Average Term to Maturity (months):	316	269.1
Aaximum Remaining Term to Maturity (months):	358	318.0
Veighted Average Seasoning (months):	34	72.5
Veighted Average Current LVR:	65.15%	59.459
Veighted Average Term to Maturity (months):	309	277.9
6 of pool with loans > \$500,000:	25.14%	18.469
6 of pool (amount) LoDoc Loans:	0.00%	0.00
Aaximum Current LVR:	92.83%	92.96
6 Fixed Rate Loans(Value):	24.55%	7.555
6 Interst Only loans (Value):	33.60%	14.849
Veighted Average Mortgage Interest:	4.42%	3.82
nvestment Loans:	23.83%	23.99
Note: Loan purpose determines investment lending classification from 01/03/2019		
Dutstanding Balance Distribution	\$ % at Issue	<u>Dec - 1</u>
\$0	0.00%	-0.055
\$0 and ≤ \$100,000	1.34%	2.98
\$100,000 and ≤ \$150,000	2.94%	3.855
\$150,000 and ≤ \$200,000	5.33%	7.31
\$200,000 and ≤ \$250,000	10.00%	12.21
\$250,000 and ≤ \$300,000	13.60%	13.18
\$300,000 and ≤ \$350,000	12.28%	12.91
\$350,000 and ≤ \$400,000	11.54%	11.529
\$400,000 and ≤ \$450,000	10.31%	9.43
\$450,000 and ≤ \$500,000	7.52%	8.20
\$500,000 and ≤ \$550,000	6.23%	3.79
\$550,000 and ≤ \$600,000	4.36%	2.64
\$600,000 and ≤ \$650,000	3.43%	1.46
\$650,000 and ≤ \$700,000	2.64%	1.79
\$700,000 and ≤ \$750,000	1.84%	1.67
\$750,000 and ≤ \$800,000	1.57%	2.79
$\$800,000 \text{ and } \le \$850,000$	2.20%	2.18
\$850,000 and ≤ \$900,000	0.59%	0.29
\$900,000 and ≤ \$950,000	1.49%	1.84
$\$950,000 \text{ and } \le \$1,000,000$	0.79%	0.009
Total	100.00%	100.009

utstanding Balance LVR Distribution 0%		\$% at Issue		<u>Dec - 19</u>
		0.00%		-0.05%
nd ≤ 25% and ≤ 30%		8.74%		5.54%
		2.64%		2.62%
and ≤ 35%		3.20%		2.81%
6 and ≤ 40% 6 and ≤ 45%		3.67%		3.88%
		4.05% 4.86%		5.92% 5.30%
% and ≤ 50% % and ≤ 55%		4.86%		8.80%
		5.42%		
% and ≤ 60%				9.89%
% and ≤ 65%		8.14%		9.71%
6 and ≤ 70%		9.64%		11.02%
% and ≤ 75%		15.18%		15.08%
% and ≤ 80%		16.89%		11.88%
6 and ≤ 85%		4.65%		5.39%
% and ≤ 90%		5.88%		1.42%
% and ≤ 95%		0.85%		0.79%
% and ≤ 100%		0.00%		0.00%
)%		0.00%		0.00%
		100.00%		100.00%
		A M A A A A A A A A A A		D
age Insurance		<u>\$ % at Issue</u>		Dec - 19
orth		13.86%		14.70%
ured		86.14% 0.00%		84.96% 0.33%
irea		100.00%		100.00%
		100.00%		100.00%
ing Analysis		¢ 0/ at lassa		D 44
hing Analysis $a_{1} = a_{2} + b_{3} $		\$ % at Issue		<u>Dec - 19</u>
hs and ≤ 3 mths		0.33%		0.00%
hs and ≤ 6 mths		1.25%		0.00%
ths and ≤ 9 mths		0.75%		0.00%
ths and ≤ 12 mths		0.66%		0.00%
nths and ≤ 15 mths		5.71%		0.00%
nths and ≤ 18 mths		10.39%		0.00%
nths and ≤ 21 mths		6.91%		0.00%
mths and ≤ 24 mths		4.49%		0.00%
nths and \leq 36 mths		40.49%		0.00%
nths and \leq 48 mths		14.44%		2.13%
nths and \leq 60 mths		5.64%		23.46%
nths and \leq 72 mths		2.74%		32.14%
nths and \leq 84 mths		1.60%		27.66%
mths and ≤ 96 mths		2.08%		6.67%
mths and ≤ 108 mths		1.05%		2.66%
mths and ≤ 120 mths		0.40%		1.29%
mths		1.06%		3.99%
		100.00%		100.00%
				_
raphic Distribution		<u>\$ % at Issue</u>		Dec - 19
Metro		1.71%		1.27%
CT		1.71%		1.27%
Inner city		0.18%		0.39%
				27.420/
Metro		29.70%		27.42%
/letro lon metro		10.39%		
/letro lon metro				8.90%
Metro Non metro		10.39% 40.27%		8.90%
Λetro Ion metro W tro		10.39%		8.90% 36.71%
letro on metro W		10.39% 40.27%		8.90% 36.71% 0.47%
letro on metro W .rro u metro		10.39% 40.27% 0.28%		27.42% 8.90% 36.71% 0.47% 0.14% 0.61%
Metro Non metro SW etro on metro		10.39% 40.27% 0.28% 0.15%		8.90% 36.71% 0.47% 0.14%
Metro Non metro SW etro n metro T		10.39% 40.27% 0.28% 0.15%		8.90% 36.71% 0.47% 0.14% 0.61%
Metro Non metro ISW etro n metro IT nner city		10.39% 40.27% 0.28% 0.15% 0.43%		8.90% 36.71% 0.47% 0.61% 0.11%
Aetro Ion metro SW tro n metro r iner city letro		10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49%		8.90% 36.71% 0.47% 0.14% 0.61% 0.11% 8.73%
Aetro Jon metro SW tro n metro r ner city letro on metro		10.39% 40.27% 0.28% 0.15% 0.43% 0.05%		8.90% 36.71% 0.47% 0.14% 0.61% 8.73% 6.50%
Metro Non metro SW etro on metro IT Metro Jon metro		10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85%		8.90% 36.71% 0.47% 0.14% 0.61% 8.73% 6.50%
Metro Non metro JSW ietro on metro IT nner city Metro Non metro QLD		10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39%		8.90% 36.71% 0.47% 0.61% 0.11% 8.73% 6.50% 15.34%
Metro Non metro JSW Ietro on metro IT Inner city Metro Non metro JLD ner city		10.39% 40.27% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07%		8.90% 36.71% 0.47% 0.61% 0.61% 8.73% 6.50% 15.34% 0.00%
Metro Non metro ISW letro on metro IT Inner city Metro Non metro QLD ner city etro		10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19%		8.90% 36.71% 0.47% 0.61% 0.11% 8.73% 6.50% 15.34% 0.00% 5.85%
Metro Non metro ISW etro on metro IT nner city Metro Non metro LD er city etro on 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%		8.90% 36.71% 0.47% 0.14% 0.61% 0.11% 8.73% 6.50% 15.34% 0.00% 5.85%
Metro Non metro SSW letro on metro VT Inner city Metro Non metro QLD ner city letro on metro		10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19%		8.90% 36.71% 0.47% 0.14% 0.61% 8.73% 6.50% 15.34% 0.00% 5.85% 0.72%
- Metro - Non metro NSW Vetro Non metro NT Inner city Metro QLD nner city Aetro Ion metro 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%		8.90% 36.71% 0.47% 0.61% 0.11% 8.73% 6.50% 15.34% 0.00% 5.85% 0.72% 6.57%
- Metro - Non metro NSW Metro Non metro NT Inner city Metro Non metro QLD nner city Alerro SA Inner city		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%		8.90% 36.71% 0.47% 0.14% 0.61% 0.11% 8.73% 6.50% 15.34% 0.00% 5.85% 0.72% 6.57% 0.16%
- Metro - Non metro NSW Aletro Jon metro NT Inner city Metro QLD Inner city Metro SA Inner city Metro		10.39% 40.27% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53%		8.90% 36.71% 0.14% 0.61% 0.11% 8.73% 6.50% 15.34% 0.00% 5.85% 0.72% 0.75% 0.16% 0.47%
Metro Non metro SSW letro on metro NT linner city Metro Non metro JLD ner city letro on metro SA nner city Vetro 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%		8.90% 36.71% 0.47% 0.61% 0.11% 8.73% 6.50% 15.34% 0.00% 5.85% 0.72% 6.57% 0.16% 0.47% 0.38%
Metro Non metro NSW Aetro Ion metro NT Inner city Metro Non metro QLD Inner city Ietro on metro SA Inner city Metro Non metro Non Non metro Non Non Non Non Non Non Non Non Non No		10.39% 40.27% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53%		8.90% 36.71% 0.47% 0.61% 0.11% 8.73% 6.50% 15.34% 0.00% 5.85% 0.72% 6.57% 0.16% 0.47% 0.38%
- Metro - Non metro NSW Metro Son metro NT Inner city Metro QLD nner city Aetro SA Inner city Metro SA Inner city Metro Non metro SA		10.39% 40.27% 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%		8.90% 36.71% 0.14% 0.61% 0.11% 8.73% 6.50% 15.34% 0.00% 5.85% 0.72% 0.16% 0.47% 0.38% 1.01%
 Metro Non metro NSW Aletro Ion metro NT Inner city Metro Non metro QLD mer city Metro SA Inner city Metro TAS 		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%		8.90% 36.71% 0.47% 0.61% 0.11% 8.73% 6.50% 15.34% 0.00% 5.85% 0.72% 6.57% 0.16% 0.47% 0.38% 1.01%
Metro Non metro NSW Aetro Ion metro NT Inner city Metro On metro QLD ener city Hetro on metro SA Inner city Metro Non metro Inner city Metro Non metro CAS		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%		8.90% 36.71% 0.47% 0.61% 0.11% 8.73% 6.50% 15.34% 0.00% 5.85% 0.72% 6.57% 0.16% 0.47% 0.38% 1.01%
Metro Non metro NSW tetro on metro NT Inner city Metro Non metro QLD iner city Vetro SA nner city Metro Non metro FAS		10.39% 40.27% 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%		8.90% 36.71% 0.47% 0.61% 0.11% 8.73% 6.50% 15.34% 0.00% 5.85% 0.72% 0.72% 0.75% 0.16% 0.47% 0.38% 1.01% 0.26% 15.04%
- Metro - Non metro NSW Aletro Jon metro NT Inner city Metro QLD nner city Aletro SA Inner city Metro Non metro SA Inner city Metro Non metro TAS 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% 1.05% 0.36% 17.39%		8.90% 36.71% 0.47% 0.61% 0.11% 8.73% 6.50% 15.34% 0.00% 5.85% 0.72% 0.72% 0.75% 0.16% 0.47% 0.38% 1.01% 0.26% 15.04%
- Metro - Non metro NSW Vetro Non metro NT Inner city Metro Non metro QLD nner city Vetro Non metro SA Inner city Metro Non metro SA Inner city Metro Non metro SA Inner city Metro Non metro 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% 0.36% 17.39% 2.52% 20.26%		8.90% 36.71% 0.47% 0.61% 0.11% 8.73% 6.50% 15.34% 0.00% 5.85% 0.72% 6.57% 0.16% 0.47% 0.47% 0.38% 1.01% 0.26% 15.04% 2.40%
Metro Non metro ISW etro on metro IT nner city Metro Non metro A mer city Aetro In metro A Metro In metro A		10.39% 40.27% 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%		8.90% 36.71% 0.47% 0.61% 0.11% 8.73% 6.50% 15.34% 0.00% 5.85% 0.72% 0.72% 0.75% 0.47% 0.38% 1.01% 0.26% 1.5.04% 1.7.70%
Metro Non metro SW letro on metro AT inner city Metro Non metro AD inner city detro Son metro A anner city Metro Son metro A anner city Metro Son metro A anner city Metro Son metro AS		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%		8.90% 36.71% 0.47% 0.14% 0.61% 0.11% 8.73% 6.50% 15.34% 0.00% 5.85% 0.72% 0.72% 0.16% 0.47% 0.38% 1.01% 0.26% 1.5.04% 2.40%
Metro Non metro SW letro on metro AT inner city Metro Non metro AD inner city detro Son metro A anner city Metro Son metro A anner city Metro Son metro A anner city Metro Son metro AS		10.39% 40.27% 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%		8.90% 36.71% 0.47% 0.14% 0.61% 8.73% 6.50% 15.34% 0.00% 5.85% 0.72% 6.57% 0.16% 0.16% 0.38% 1.01% 15.04% 15.04% 17.70%
- Metro - Non metro NSW Aletro Son metro NT Inner city Metro Non metro QLD Inner city Aletro Inner city Metro Non metro TAS Inner city Metro Non metro VIC Inner city Metro Non Metro N		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%		8.90% 36.71% 0.47% 0.61% 0.11% 8.73% 6.50% 15.34% 0.00% 5.85% 0.72% 6.57% 0.16% 0.47% 0.38% 1.01% 0.26% 15.04% 2.40% 17.70% 0.45% 18.85%
- 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 TAS		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% 6.88% 0.07% 6.88% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08%		8.90% 36.71% 0.47% 0.61% 0.11% 8.73% 6.50% 15.34% 0.00% 5.85% 0.72% 6.57% 0.16% 0.47% 0.38% 1.01% 0.26% 15.04% 2.40% 17.70% 0.45% 18.85%
 Metro Non metro NSW Aletro Ion metro NT Inner city Metro Non metro QLD Inner city Metro SA Inner city Metro Non metro TAS nner city Vic Inner city Metro Non metro Vic 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% 6.88% 0.07% 6.88% 0.45% 1.05% 0.36% 17.39% 2.52% 20.26% 0.23% 13.71% 1.08%		8.90% 36.71% 0.47% 0.14% 0.61% 8.73% 6.50% 15.34% 0.00% 5.85% 0.72% 6.57% 0.16% 0.47% 0.38% 1.01% 0.26% 15.04% 15.04% 15.04% 15.04% 15.04% 17.70%
- Metro - Non metro NSW Aletro Jon metro NT Inner city Metro Non metro QLD Inner city Aletro Ion metro SA Inner city Metro Non metro TAS Inner city Metro Non metro VIC Inner city Metro Non metro WA Inner City Inner city Metro Non metro WA Inner City Inner city Metro Non metro WA Inner City		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% 2.55% 20.26% 0.23% 13.71% 1.08% 15.01%		8.90% 36.71% 0.47% 0.61% 0.11% 8.73% 6.50% 5.85% 0.72% 6.57% 0.16% 0.47% 0.38% 1.01% 0.26% 15.04% 2.40% 17.70% 0.45% 18.85% 0.45% 1.88% 0.45%
- Metro - Non metro NSW Metro Son metro NT Inner city Metro Out Constant Co		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% 0.53% 0.45% 1.05% 0.36% 0.23% 13.71% 1.08% 15.01%		8.90% 36.71% 0.47% 0.14% 0.61% 8.73% 6.50% 15.34% 0.00% 5.85% 0.72% 0.72% 0.75% 0.16% 0.47% 0.38% 1.01% 0.26% 1.50% 1.50% 1.50% 1.88% 1.88% 1.88% 1.88% 1.48% 2.07%
 Metro Non metro NSW Aletro Ion metro NT Inner city Metro Non metro QLD Ion metro SA Inner city Metro Non metro TAS nner city Metro Non metro VIC Inner city Metro Non metro Non metro Inner city Metro Non metro Inner city Metro Non metro Inner city Metro Non metro VIC Inner city Metro Non metro Watro 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% 1.05% 0.36% 17.39% 20.26% 0.23% 13.71% 1.08% 15.01%		8.90% 36.71% 0.47% 0.14% 0.61% 8.73% 6.50% 15.34% 0.00% 5.85% 0.72% 6.57% 0.16% 0.47% 0.38% 1.01% 0.26% 15.04% 1.01% 0.26% 15.04% 1.5.04% 2.40% 17.70% 0.45% 1.85% 1.48% 20.78% 1.37% 78.11%
- Metro - Non metro NSW Metro Non metro NT - Inner city - Metro - Non metro QLD Inner city Metro Non metro ISA - Inner city Metro Non metro ISA - Inner city Metro Non metro VIC - Inner city Metro Non metro - Non Metro - Reposit 		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% 20.26% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05%		8.90% 36.71% 0.47% 0.61% 0.11% 8.73% 6.50% 15.34% 0.00% 5.85% 0.72% 6.57% 0.16% 0.26% 15.04% 2.40% 15.04% 2.40% 15.04% 2.40% 17.70% 18.85% 1.48% 20.78% 1.37% 78.11% 20.52% 0.00%
- Metro - Non metro NSW Vetro Son metro NT Inner city Metro Non metro SA Inner city Metro Non metro TAS Inner city Metro Non metro VIC Inner city Metro Non metro WIC Inner city Metro Non Metro Metro Metro Non Metro Me		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% 20.26% 0.23% 13.71% 1.08% 15.01%		8.90% 36.71% 0.47% 0.61% 0.11% 8.73% 6.50% 5.85% 0.72% 6.57% 0.16% 0.47% 15.04% 2.40% 15.04% 2.40% 15.04% 2.40% 17.70% 18.85% 1.48% 20.78% 1.37% 78.11% 20.52% 0.00%
- Metro - Non metro NSW Metro Non metro NT - Inner city - Metro Non metro QLD nner city Wetro Non metro SA Inner city Metro Non metro TAS Inner city Metro Non metro VIC Inner city Metro Non metro WA	31.60	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% 2.55% 20.26% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05% 0.00%	901	8.90% 36.71% 0.47% 0.14% 0.61% 8.73% 6.50% 15.34% 0.00% 5.85% 0.72% 6.57% 0.16% 0.47% 0.38% 1.01% 0.26% 15.04% 1.5.04% 1.5.04% 2.4.00% 1.8.85% 1.48% 20.78% 1.37% 7.811%
- Metro - Non metro NSW Wetro Non metro NT - Inner city Metro Non metro QLD nner city Wetro Non metro SA Inner city Metro Non metro TAS Inner city Metro Non metro YIC Inner City Metro YIC Inner City Metro YIC Inner City Metro YIC XIC XIC XIC XIC XIC XIC XIC X	31-60 0.23%	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% 20.26% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 78.00% 21.05% 0.00%	90+	8.90% 36.71% 0.47% 0.14% 0.61% 8.73% 6.50% 15.34% 0.00% 5.85% 0.72% 6.57% 0.16% 0.45% 1.01% 1.01% 1.5.04% 2.40% 1.5.04% 2.40% 1.5.04% 2.40% 1.7.70% 1.8.85% 1.48% 2.0.78% 1.37% 7.8.11% 2.0.52% 0.00% 7.000%
- Metro - Non metro NSW Metro Son metro NT Inner city Metro Non metro QLD nner city Aetro SA Inner city Metro Non metro SA Inner city Metro Non metro TAS Inner city Metro Non metro VIC Inner city Metro Non metro WA Inner City Metro Non metro WA Inner City Metro Non Metro ed by Term Deposit ARS \$% (scheduled balance basis) 8	0.22%	10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 6.88% 0.07% 0.53% 0.45% 1.05% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05% 0.00%	0.31%	8.90% 36.71% 0.47% 0.61% 0.61% 8.73% 6.50% 15.34% 0.00% 5.85% 0.07% 0.72% 0.75% 0.16% 0.47% 0.38% 1.01% 0.26% 1.01% 0.45% 18.85% 1.48% 2.40% 17.70% 0.45% 18.85% 1.48% 78.11% 20.52% 0.00% 100.00%
- Metro - Non metro NSW Metro Non metro NT - Inner city - Metro - Non metro QLD nner city Wetro Non metro SA Inner city Metro Non metro TAS Inner city Metro Non metro TAS Inner city Metro Non metro VIC Inner city Metro Non Metro VA Se (scheduled balance basis) 18 9	0.22% 0.00%	10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.84% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 17.39% 2.55% 20.26% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05% 0.00% 100.00%	0.31% 0.16%	8.90% 36.71% 0.47% 0.61% 0.61% 8.73% 6.50% 15.34% 0.00% 5.85% 0.72% 6.57% 0.16% 0.72% 6.57% 0.16% 0.47% 0.38% 1.01% 0.26% 1.01% 0.26% 1.02%
- Metro - Non metro NSW Aletro Jon metro NT Inner city Metro UD Metro Jon metro SA Inner city Metro Non metro TAS Inner city Metro Non metro VIC Inner city Metro Non metro VIC Inner city Metro Non metro WA Inner City Metro Non Metro ed by Term Deposit ARS \$ % (scheduled balance basis) 8 9 9	0.22% 0.00% 0.34%	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% 6.88% 0.62% 6.88% 0.65% 0.62% 6.88% 0.62% 6.88% 0.62% 6.88% 0.65% 0.62% 6.88% 0.62% 6.88% 0.65% 0.62% 6.88% 0.62% 6.88% 0.62% 6.88% 0.65% 0.62% 6.88% 0.65% 0.62% 6.88% 0.65% 0.62% 6.88% 0.65% 0.62% 6.88% 0.65%0.65% 0.65% 0.65% 0.65%0.65% 0.65% 0.65% 0.65%0.65% 0.65% 0.65% 0.65% 0.65%0.65% 0.65% 0.65% 0.65% 0.65%0.65% 0.65% 0.65% 0.65%0.65% 0.65% 0.65% 0.65%0.65% 0.65% 0.65% 0.65%0.65% 0.65% 0.65%0.65% 0.65% 0.65% 0.65%0.65% 0.65% 0.65%0.65% 0.65% 0.65%0.65% 0.65% 0.65%0.65% 0.65% 0.65%0.65% 0.65% 0.65%0.65% 0.65% 0.65%0.65% 0.65% 0.65%0.65% 0.65% 0.65%0.65% 0.65% 0.65%0.65% 0.65% 0.65%0.65% 0.65% 0.65%0.65% 0.65% 0.65%0.65% 0.65% 0.65%0.65% 0.65%0.65% 0.65%0.65% 0.65%0.65% 0.65%0.6	0.31% 0.16% 0.16%	8.90% 36.71% 0.47% 0.14% 0.61% 8.73% 6.50% 15.34% 0.00% 5.85% 0.07% 0.72% 0.57% 0.16% 0.47% 0.47% 0.47% 0.47% 0.47% 0.47% 0.47% 1.01% 2.07% 0.45% 1.48% 20.78% 1.37% 78.11% 20.52% 0.00% 0.20% 0.50%
- Metro - Non metro NSW Vetro Son metro NT Inner city Metro Output Outpu	0.22% 0.00% 0.34% 0.31%	10.39% 40.27% 0.28% 0.15% 0.43% 0.43% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05% 78.00% 70.00% 7	0.31% 0.16% 0.16% 0.09%	8.90% 36.71% 0.47% 0.61% 0.61% 0.61% 0.50% 15.34% 0.00% 5.85% 0.07% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.72% 0.75% 0.45% 1.01% 2.40% 1.77% 0.45% 18.85% 78.11% 20.52% 0.00% 0.20% 0.50% 0.48%
- Metro - Non metro NSW Metro Non metro NT - Inner city - Metro - Non metro QLD nner city Vetro Non metro SA Inner city Metro Non metro TAS Inner city Metro Non metro VIC Inner city Metro Non Metro TAS S % (scheduled balance basis) I8 9 19	0.22% 0.00% 0.34% 0.31% 0.35%	10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 1.05% 0.36% 1.50% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05% 0.00% 0.07% 0.04% 0.00% 0.04% 0.024%	0.31% 0.16% 0.16% 0.09% 0.18%	8.90% 36.71% 0.47% 0.61% 0.61% 8.73% 6.50% 15.34% 0.00% 5.85% 0.72% 6.57% 0.16% 0.47% 0.38% 1.01% 0.26% 15.04% 1.01% 0.26% 15.04% 1.04% 2.40% 17.70% 0.45% 1.885% 1.48% 20.78% 0.00% 0.50% 0.20% 0.50% 0.48% 0.77%
- Metro - Non metro NSW Vetro Son metro NT Inner city Metro Non metro OLD Onner city Metro Non metro SA Inner city Metro Non metro TAS Inner city Metro Non metro VIC Inner city Metro Non metro WA Inner City Metro Non metro WA Inner City Metro Non Metro ed by Term Deposit	0.22% 0.00% 0.34% 0.31% 0.35% 0.37%	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% 0.53% 0.45% 1.05% 0.36% 17.39% 2.0.26% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05% 0.00% 0.07% 0.04% 0.00%	0.31% 0.16% 0.16% 0.09% 0.18% 0.30%	8.90% 36.71% 0.47% 0.14% 0.61% 8.73% 6.50% 15.34% 0.00% 5.85% 0.16% 0.47% 0.38% 1.01% 0.26% 15.04% 2.40% 15.04% 2.40% 15.04% 2.40% 15.34% 0.02% 0.60% 0.20% 0.50% 0.48% 0.77% 0.66%
- Metro - Non metro NSW Metro Son metro NT Inner city Metro Unmer city Aetro Ion metro SA Inner city Metro Non metro TAS Inner city Metro Non metro VIC Inner city Metro Non metro WA Inner City Metro Non metro WA Inner City Metro ARS \$ % (scheduled balance basis) 8 9 9 19 10	0.22% 0.00% 0.34% 0.31% 0.35%	10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 1.05% 0.36% 1.50% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05% 0.00% 0.07% 0.04% 0.00% 0.04% 0.024%	0.31% 0.16% 0.16% 0.09% 0.18%	8.90% 36.71% 0.47% 0.61% 0.61% 0.61% 0.61% 0.87% 0.00% 5.85% 0.72% 6.57% 0.16% 0.47% 0.38% 1.01% 0.26% 15.04% 2.40% 1.77% 0.45% 1.885% 1.48% 20.78% 0.00% 0.50% 0.20% 0.50% 0.48% 0.77%
- Metro - Non metro NSW Vetro Son metro NT Inner city Metro Non metro QLD Inner city Vetro SA Inner city Metro Non metro TAS Inner city Metro Non metro VIC Inner city Metro Non metro WA Non metro RAS \$ % (scheduled balance basis) 8 9 9 10 10 10 10 10 10 10 10 10 10 10 10 10	0.22% 0.00% 0.34% 0.31% 0.35% 0.37%	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% 0.53% 0.45% 1.05% 0.36% 17.39% 2.0.26% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05% 0.00% 0.07% 0.04% 0.00%	0.31% 0.16% 0.16% 0.09% 0.18% 0.30%	8.90% 36.71% 0.47% 0.14% 0.61% 8.73% 6.50% 15.34% 0.00% 5.85% 0.16% 0.47% 0.47% 0.47% 0.38% 1.01% 0.26% 15.04% 2.40% 15.04% 2.40% 15.34% 1.48% 20.78% 1.37% 78.11% 20.52% 0.00% 0.25% 0.43% 0.20% 0.50% 0.48% 0.7% 0.66%
Metro Non metro VSW tetro on metro VT Inner city Metro Non metro QLD mer city letro on metro SA nner city Vetro Non metro TAS nner city Vetro Non metro VIC nner city Vetro Non metro VIC nner city Vetro Non metro VIC Non Metro A S S S S S S S S S S S S S S S S S S	0.22% 0.00% 0.34% 0.31% 0.35% 0.37% 0.21%	10.39% 40.27% 0.28% 0.15% 0.43% 0.43% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 0.23% 13.71% 1.08% 15.01% 0.95% 78.00% 21.05% 78.00% 21.05% 78.00% 21.05% 78.00% 0.04% 0.00%	0.31% 0.16% 0.09% 0.18% 0.30% 0.21%	8.90% 36.71% 0.47% 0.14% 0.61% 0.11% 8.73% 6.50% 15.34% 0.00% 5.85% 0.16% 0.47% 0.38% 1.01% 0.26% 1.01% 0.26% 1.01% 0.45% 18.85% 1.85% 1.48% 2.40% 17.70% 0.45% 18.85% 1.37% 78.11% 20.52% 0.00% 100.00%
Metro Non metro SSW letro on metro NT linner city Metro Non metro JLD ner city Hetro on metro SA nner city Metro Kon metro TAS nner city Metro Non metro TAS nner city Metro Non metro NC nner city Metro Son metro NA NA NA NA NA NA NA NA NA NA NA NA NA	0.22% 0.00% 0.34% 0.31% 0.35% 0.37% 0.21% 0.05%	10.39% 40.27% 0.28% 0.15% 0.43% 0.05% 8.49% 5.85% 14.39% 0.07% 6.19% 0.62% 6.88% 0.07% 0.53% 0.45% 1.05% 0.36% 1.05% 0.36% 1.05% 0.36% 1.08% 1.08% 1.09% 0.00% 0.07% 0.04% 0.00% 0.08% 0.24% 0.00% 0.00% 0.00%	0.31% 0.16% 0.09% 0.18% 0.30% 0.21% 0.19%	8.90% 36.71% 0.47% 0.61% 0.61% 0.61% 0.72% 6.50% 15.34% 0.00% 5.85% 0.72% 6.57% 0.16% 0.47% 0.38% 1.01% 0.26% 1.01% 0.26% 1.04% 2.078% 1.85% 1.48% 20.78% 0.00% 1.00.00% Total 0.60% 0.20% 0.50% 0.48% 0.77% 0.66% 0.43% 0.30%
Metro Non metro ISW etro an metro IT nner city Wetro Von metro LD er city etro on metro A anner city Aetro lon metro AS nner city tetro on metro AS nner city tetro on metro IC mer city tetro on metro IC mer city tetro on metro IC RES \$ \$ % (scheduled balance basis)	0.22% 0.00% 0.34% 0.31% 0.35% 0.37% 0.21% 0.05% 0.05%	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% 0.53% 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% 0.00% 0.00% 0.00% 0.00% 0.00%	0.31% 0.16% 0.09% 0.18% 0.30% 0.21% 0.19% 0.06%	8.90% 36.71% 0.47% 0.14% 0.61% 0.11% 8.73% 6.50% 15.34% 0.00% 5.85% 0.16% 0.47% 0.38% 1.01% 1.04% 2.40% 15.04% 2.40% 15.04% 2.40% 15.04% 2.40% 15.34% 0.026% 0.45% 1.85% 1.37% 78.11% 20.52% 0.00% 0.50% 0.43% 0.30% 0.38%

Nov-19	
Dec-19	

0.13%	0.21%	0.07%	0.41%
0.24%	0.00%	0.28%	0.52%

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
Nov-19	3	822,974
Dec-19	3	822,811

MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)
Dec-18	-	-
Jan-19	-	-
Feb-19	-	-
Mar-19	-	-
Apr-19	-	-
May-19	-	-
Jun-19	-	-
Jul-19	-	-
Aug-19	-	-
Sep-19	-	-
Oct-19	-	-
Nov-19	-	-
Dec-19	-	-

PRINCIPAL LOSS	Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss
2018	109,558	109,558	100,083	9,475
Total	109,558	109,558	100,083	9,475
EXCESS SPREAD	Excess Spread (A\$)	Excess Spread % p.a	Opening Bond Balance	
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	
Dec-19	213,338.98	0.81%	\$ 314,195,596	
Total	5,891,043.25			

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%
Dec-19	22.11%

RESERVES	Available	Drawn	
Principal Draw		-	
Liquidity Reserve Account	2,610,696.85	-	
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+ / 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
<u>SERVICER</u>			
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	No .1	
Back-Up Servicer:	Perpetual Trustee (Cold)		