PROGRESS 2017-1 TRUST

Tuesday, 28 January 2020

Transaction Name:

Progress 2017-1 Trust
Perpetual Trustee Company Limited Trustee:

Security Trustee: P.T. Limited Originator: Servicer & Custodian: Issue Date: Maturity Date: P.I. Limited
AMP Bank Limited
AMP Bank Limited
Tuesday, 30th May 2017
Monday, 29th June 2048
The 27th day of each month
Sydney & Melbourne Payment Date:
Business Day for Payments:
Determination Date & Ex-Interest Date:

Three Business Days before each Payment Date.

| | <u>Base</u> | Margin | Interest Calculation |
|----------------|-------------|--------|----------------------|
| Class A Notes | 1 M BBSW | 108bps | Actual/365 |
| Class AB Notes | 1 M BBSW | 170bps | Actual/365 |
| Class B Notes | 1 M BBSW | 215bps | Actual/365 |
| Class C Notes | 1 M BBSW | 310bps | Actual/365 |
| Class D Notes | 1 M BBSW | 595bps | Actual/365 |

| | | Current Invested | | | Current | | |
|----------------|----------|-----------------------|----------------|------------------------------|----------------------|-------------|-------------------|
| | Currency | Initial Stated Amount | Amount | Current Stated Amount | Percentages at Issue | Percentages | Rating S&P/Moodys |
| Class A Notes | A\$ | 1,196,000,000.00 | 557,910,163.21 | 557,910,163.21 | 92.00% | 84.29% | AAA / Aaa |
| Class AB Notes | A\$ | 66,400,000.00 | 66,400,000.00 | 66,400,000.00 | 5.11% | 10.03% | AAA /n.r |
| Class B Notes | A\$ | 22,000,000.00 | 22,000,000.00 | 22,000,000.00 | 1.69% | 3.32% | AA/n.r. |
| Class C Notes | A\$ | 13,800,000.00 | 13,800,000.00 | 13,800,000.00 | 1.06% | 2.08% | A+/n.r. |
| Class D Notes | A\$ | 1,800,000.00 | 1,800,000.00 | 1,800,000.00 | 0.14% | 0.27% | n.r/n.r. |
| TOTAL | | 1.300.000.000.00 | 661.910.163.21 | 661.910.163.21 | 100.00% | 100.00% | |

Current Payment Date: Tuesday, 28 January 2020

| | Pre Payment Date Bond Factors | Coupon Rate | Coupon Rate Reset Date In | nitial Issued Notes (No.) | Interest Payment (per security) | Principal Payment (per security) | Post Payment Date Bond Factors |
|----------------|-------------------------------------|-------------|---------------------------|---------------------------|---------------------------------|-------------------------------------|-----------------------------------|
| Class A Notes | 0.4767 | 1.9450% | 28-Jan-20 | 1,196,000 | 0.81 | 10.21 | 0.4665 |
| Class AB Notes | 1.0000 | 2.5650% | 28-Jan-20 | 66,400 | 2.25 | - | 1.0000 |
| Class B Notes | 1.0000 | 3.0150% | 28-Jan-20 | 22,000 | 2.64 | - | 1.0000 |
| Class C Notes | 1.0000 | 3.9650% | 28-Jan-20 | 13,800 | 3.48 | - | 1.0000 |
| Class D Notes | 1.0000 | 6.8150% | 28-Jan-20 | 1,800 | 5.97 | - | 1.0000 |
| TOTAL | | | | 1,300,000 | 15.16 | 10.21 | |

| COLLATERAL INFORMATION | At Issue | <u>Dec - 19</u> |
|---|-----------------|--------------------|
| Total pool size: | \$1,287,583,517 | \$643,216,872.30 |
| Total Number Of Loans (UnConsolidated): | 5609 | 3199 |
| Total number of loans (consolidating split loans): | 4275 | 2467 |
| Average loan Size: | \$301,189 | \$260,728.36 |
| Maximum loan size: | \$984,084 | \$976,569.34 |
| Total property value: | \$2,243,530,090 | \$1,296,200,558.82 |
| Number of Properties: | 4325 | 2487 |
| Average property value: | \$518,735 | \$521,190.41 |
| Average current LVR: | 60.81% | 52.89% |
| Average Term to Maturity (months): | 303 | 268.48 |
| Maximum Remaining Term to Maturity (months): | 355 | 321.44 |
| Weighted Average Seasoning (months): | 40 | 73.70 |
| Weighted Average Current LVR: | 66.73% | 62.57% |
| Weighted Average Term to Maturity (months): | 310 | 278.19 |
| % of pool with loans > \$500,000: | 21.13% | 17.98% |
| % of pool (amount) LoDoc Loans: | 0.00% | 0.00% |
| Maximum Current LVR: | 91.94% | 386.75% |
| % Fixed Rate Loans(Value): | 13.72% | 6.78% |
| % Interst Only Joans (Value): | 23.28% | 10.47% |
| Weighted Average Mortgage Interest: | 4.35% | 3.79% |
| Investment Loans: | 18.82% | 20.64% |
| NOTE: Loan property purpose is used to determine the classification of investment lending | | 20.0476 |
| Outstanding Balance Distribution | \$ % at Issue | Dec - 19 |
| ≤\$0 | 0.00% | -0.02% |
| > \$0 and ≤ \$100,000 | 1.65% | 2.75% |
| > \$100,000 and ≤ \$150,000 | 3.12% | 4.39% |
| > \$150,000 and ≤ \$200,000 | 6.34% | 7.78% |
| > \$200,000 and ≤ \$250,000 | 10.95% | 12.10% |
| > \$250,000 and ≤ \$300,000 | 13.46% | 14.20% |
| > \$300,000 and ≤ \$350,000 | 13.99% | 13.89% |
| > \$350,000 and ≤ \$400,000 | 12.55% | 12.83% |
| > \$400,000 and ≤ \$450,000 | 9.73% | 7.69% |
| > \$450,000 and ≤ \$500,000 | 7.09% | 6.39% |
| > \$500,000 and ≤ \$550,000 | 5.49% 4.30% | 4.69% 4.36% |
| > \$550,000 and ≤ \$600,000 > \$600,000 and ≤ \$650,000 | 4.30% 3.11% | 2.72% |
| > \$650,000 and ≤ \$700,000 > \$650,000 and ≤ \$700,000 | 1.68% | 1.66% |
| > \$700,000 and ≤ \$750,000 > \$700,000 and ≤ \$750,000 | 1.68% | 0.91% |
| > \$750,000 and ≤ \$800,000 | 1.57% | 1.68% |
| > \$800,000 and ≤ \$850,000 | 0.90% | 0.64% |
| > \$850,000 and ≤ \$900,000 | 0.88% | 0.41% |
| > \$900,000 and ≤ \$950,000 | 1.08% | 0.43% |
| > \$950,000 and ≤ \$1,000,000 | 0.45% | 0.45% |
| Total | 100.00% | 100.00% |

| Outstanding Balance LVR Distribution | | |
|---|---|--|
| | \$ % at Issue | <u>Dec - 19</u> |
| ≤ 0% | 0.00% | -0.02% |
| > 0% and ≤ 25% | 3.20% | 4.54% |
| > 25% and ≤ 30% | 1.75% | 2.62% |
| > 30% and ≤ 35% | 2.17% | 2.46% |
| > 35% and ≤ 40% | 2.92% | 3.20% |
| > 40% and ≤ 45% | 3.63% | 4.68% |
| > 45% and ≤ 50% | 4.39% | 5.51% |
| > 50% and ≤ 55% | 4.40% | 5.14% |
| > 55% and ≤ 60% | 5.17% | 6.61% |
| > 60% and ≤ 65% | 6.12% | 9.15% |
| > 65% and ≤ 70% | 9.87% | 11.73% |
| > 70% and ≤ 75% | 14.24% | 16.58% |
| > 75% and ≤ 80% | 20.05% | 20.46% |
| > 80% and ≤ 85% | 16.52% | 5.55% |
| > 85% and ≤ 90% | 5.31% | 1.15% |
| > 90% and ≤ 95% | 0.26% | 0.02% |
| > 95% and ≤ 100% | 0.00% | 0.19% |
| > 100% | 0.00% | 0.42% |
| Total | 100.00% | 100.00% |
| | | |
| Mortgage Insurance | \$ % at Issue | Dec - 19 |
| | · · · · · · · · · · · · · · · · · · · | |
| Genworth | 87.25% | 86.93% |
| QBE | 12.75% | 12.88% |
| Uninsured | 0.00% | 0.19% |
| Total | 100.00% | 100.00% |
| | | |
| Seasoning Analysis | \$ % at Issue | Dec - 19 |
| > 0 mths and ≤ 3 mths | 0.00% | 0.00% |
| > 3 mths and ≤ 6 mths | 0.07% | 0.00% |
| > 6 mths and ≤ 9 mths | 0.15% | 0.00% |
| > 9 mths and ≤ 12 mths | 0.35% | 0.00% |
| > 12 mths and ≤ 15 mths | 2.38% | 0.00% |
| > 15 mths and ≤ 18 mths | 4.47% | 0.00% |
| > 18 mths and ≤ 21 mths | 7.15% | 0.00% |
| > 21 mths and ≤ 24 mths | 9.91% | 0.00% |
| > 24 mths and ≤ 36 mths | 30.81% | 0.00% |
| > 36 mths and ≤ 48 mths | 22.20% | 3.10% |
| | | |
| > 48 mths and ≤ 60 mths | 8.57% | 27.77% |
| > 60 mths and ≤ 72 mths | 4.57% | 29.52% |
| > 72 mths and ≤ 84 mths | 3.48% | 18.60% |
| > 84 mths and ≤ 96 mths | 1.09% | 8.36% |
| > 96 mths and ≤ 108 mths | 1.41% | 4.74% |
| > 108 mths and ≤ 120 mths | 1.50% | 1.73% |
| | | |
| > 120 mths | 1.91% | 6.19% |
| > 120 mths Total | 1.91% 100.00% | 6.19% 100.00% |
| | | |
| | | |
| Total | 100.00% | 100.00% |
| Total Geographic Distribution | 100.00% \$ % at Issue | 100.00% Dec - 19 |
| Total Geographic Distribution ACT - Metro | 100.00% \$ % at Issue 1.99% | 100.00% Dec - 19 1.85% |
| Total Geographic Distribution | 100.00% \$ % at Issue | 100.00% Dec - 19 |
| Total Geographic Distribution ACT - Metro Total ACT | 100.00% \$ % at Issue 1.99% 1.99% | 100.00% Dec - 19 1.85% 1.85% |
| Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city | 100.00% \$ % at issue 1.99% 1.99% 0.03% | 100.00% Dec - 19 1.85% |
| Total Geographic Distribution ACT - Metro Total ACT | 100.00% \$ % at Issue 1.99% 1.99% | 100.00% Dec - 19 1.85% 1.85% |
| Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city | 100.00% \$ % at issue 1.99% 1.99% 0.03% | 100.00% Dec - 19 1.85% 1.85% |
| Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro | 100.00% \$ % at Issue 1.99% 1.99% 0.03% 28.99% 9.54% | 100.00% Dec - 19 1.85% 1.85% 0.06% 27.16% 8.63% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro | 100.00% \$ % at Issue 1.99% 1.99% 0.03% 28.99% | 100.00% Dec - 19 1.85% 1.85% 0.06% 27.16% |
| Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW | 100.00% \$ % at Issue 1.99% 1.99% 0.03% 28.99% 9.54% 38.57% | 100.00% Dec - 19 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro | 100.00% \$ % at Issue 1.99% 1.99% 0.03% 28.99% 9.54% 38.57% 0.34% | 100.00% Dec - 19 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% |
| Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro | 100.00% \$ % at Issue 1.99% 1.99% 0.03% 28.99% 9.54% 38.57% 0.34% 0.14% | 100.00% Dec - 19 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% 0.19% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro | 100.00% \$ % at Issue 1.99% 1.99% 0.03% 28.99% 9.54% 38.57% 0.34% | 100.00% Dec - 19 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% |
| Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT | 100.00% \$ % at Issue 1.99% 1.99% 0.03% 28.99% 9.54% 38.57% 0.34% 0.14% 0.48% | 100.00% Dec - 19 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% 0.19% |
| Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro | 100.00% \$ % at Issue 1.99% 1.99% 0.03% 28.99% 9.54% 38.57% 0.34% 0.14% | 100.00% Dec - 19 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% 0.19% |
| Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT | 100.00% \$ % at Issue 1.99% 1.99% 0.03% 28.99% 9.54% 38.57% 0.34% 0.14% 0.48% | 100.00% Dec - 19 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% 0.19% 0.77% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city | 100.00% \$ % at Issue 1.99% 1.99% 0.03% 28.99% 9.54% 38.57% 0.34% 0.14% 0.48% 0.00% 9.14% | 100.00% Dec - 19 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% 0.19% 0.77% 0.00% 9.94% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro QLD - Non metro | 100.00% \$ | 100.00% Dec - 19 1.85% 1.85% 0.06% 27.16% 8.63% 0.58% 0.19% 0.77% 0.00% 9.94% 6.93% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro | 100.00% \$ % at Issue 1.99% 1.99% 0.03% 28.99% 9.54% 38.57% 0.34% 0.14% 0.48% 0.00% 9.14% | 100.00% Dec - 19 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% 0.19% 0.77% 0.00% 9.94% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD | 100.00% \$ \times at Issue 1.99% 1.99% 0.03% 28.99% 9.54% 38.57% 0.34% 0.14% 0.48% 0.00% 9.14% 6.18% 15.33% | 100.00% Dec - 19 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% 0.19% 0.77% 0.00% 9.94% 6.93% 16.87% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city | 100.00% \$ \times \text{at Issue} \\ 1.99\% \\ 1.99\% \\ 0.03\% \\ 28.99\% \\ 9.54\% \\ 38.57\% \\ 0.34\% \\ 0.14\% \\ 0.48\% \\ 0.00\% \\ 9.14\% \\ 6.18\% \\ 15.33\% \\ 0.07\% | 100.00% Dec - 19 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% 0.19% 0.77% 0.00% 9.94% 6.93% 16.87% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro | 100.00% \$ % at Issue 1.99% 1.99% 0.03% 28.99% 9.54% 38.57% 0.34% 0.14% 0.48% 0.00% 9.14% 6.18% 15.33% 0.07% 4.97% | 100.00% Dec - 19 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.19% 0.77% 0.00% 9.94% 6.93% 16.87% 0.00% 4.88% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city | 100.00% \$ \times \text{at Issue} \\ 1.99\% \\ 1.99\% \\ 0.03\% \\ 28.99\% \\ 9.54\% \\ 38.57\% \\ 0.34\% \\ 0.14\% \\ 0.48\% \\ 0.00\% \\ 9.14\% \\ 6.18\% \\ 15.33\% \\ 0.07\% | 100.00% Dec - 19 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% 0.19% 0.77% 0.00% 9.94% 6.93% 16.87% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro | 100.00% \$ % at Issue 1.99% 1.99% 0.03% 28.99% 9.54% 38.57% 0.34% 0.14% 0.48% 0.00% 9.14% 6.18% 15.33% 0.07% 4.97% | 100.00% Dec - 19 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% 0.19% 0.77% 0.00% 9.94% 6.93% 16.87% 0.00% 4.88% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Metro Total QLD SA - Inner city SA - Metro SA - Non metro | 100.00% \$ | 100.00% Dec - 19 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% 0.19% 0.77% 0.00% 9.94% 6.93% 16.87% 0.00% 4.88% 0.65% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NST QLD - Inner city QLD - Non metro Total SA | \$\(\text{at Issue} \) 1.99\(1.99\(\text{1.99\(\text{0.03\(\text{0.03\(\text{0.03\(\text{0.03\(\text{0.03\(\text{0.00\(\) \text{0.00\(\text{0.00\(\text{0.00\(\text{0.00\(\text{0.00\(\text{0.00\(\text{0.00\(\text{0.00\(\text{0.00\(\text{0.00 | 100.00% Dec - 19 1.85% 1.85% 0.06% 27.16% 8.63% 0.58% 0.19% 0.77% 0.00% 9.94% 6.93% 16.87% 0.00% 4.88% 0.65% 5.53% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city | 100.00% \$ | 100.00% Dec - 19 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% 0.19% 0.77% 0.00% 9.94% 6.93% 16.87% 0.00% 4.88% 0.65% 5.53% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Metro QLD - Metro QLD - Metro QLD - Inner city CLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro | 100.00% \$ | 100.00% Dec - 19 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% 0.19% 0.77% 0.00% 9.94% 6.93% 16.87% 0.00% 4.88% 0.65% 5.53% 0.01% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Metro SA - Metro TAS - Inner city TAS - Metro TAS - Non metro TAS - Non metro | 100.00% \$ \times at Issue 1.99% 1.99% 0.03% 28.99% 9.54% 38.57% 0.34% 0.14% 0.48% 0.00% 9.14% 6.18% 15.33% 0.07% 4.97% 0.59% 5.63% 0.01% 0.72% 0.28% | 100.00% Dec - 19 1.85% 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% 0.19% 0.77% 0.00% 9.94% 6.93% 16.87% 0.00% 4.88% 0.05% 5.53% 0.01% 0.06% 0.36% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Metro QLD - Metro QLD - Metro QLD - Inner city CLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro | 100.00% \$ | 100.00% Dec - 19 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% 0.19% 0.77% 0.00% 9.94% 6.93% 16.87% 0.00% 4.88% 0.65% 5.53% 0.01% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Metro SA - Metro TAS - Inner city TAS - Metro TAS - Non metro TAS - Non metro | 100.00% \$ \times at Issue 1.99% 1.99% 0.03% 28.99% 9.54% 38.57% 0.34% 0.14% 0.48% 0.00% 9.14% 6.18% 15.33% 0.07% 4.97% 0.59% 5.63% 0.01% 0.72% 0.28% | 100.00% Dec - 19 1.85% 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% 0.19% 0.77% 0.00% 9.94% 6.93% 16.87% 0.00% 4.88% 0.05% 5.53% 0.01% 0.06% 0.36% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Metro SA - Metro TAS - Inner city TAS - Metro TAS - Non metro TAS - Non metro | 100.00% \$ \times at Issue 1.99% 1.99% 0.03% 28.99% 9.54% 38.57% 0.34% 0.14% 0.48% 0.00% 9.14% 6.18% 15.33% 0.07% 4.97% 0.59% 5.63% 0.01% 0.72% 0.28% | 100.00% Dec - 19 1.85% 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% 0.19% 0.77% 0.00% 9.94% 6.93% 16.87% 0.00% 4.88% 0.05% 5.53% 0.01% 0.06% 0.36% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city | 100.00% \$ | 100.00% Dec - 19 1.85% 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% 0.19% 0.77% 0.00% 9.94% 6.93% 16.87% 0.00% 4.88% 0.65% 5.53% 0.01% 0.60% 0.36% 0.97% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro NT - Mon metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS - Union of the total Call Call Call Call Call Call Call C | 100.00% \$ % at Issue 1.99% 1.99% 1.99% 0.03% 28.99% 9.54% 38.57% 0.34% 0.14% 0.48% 0.00% 9.14% 6.18% 15.33% 0.07% 4.97% 0.59% 5.63% 0.01% 0.72% 0.28% 1.01% 0.25% 18.63% | 100.00% Dec - 19 1.85% 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% 0.19% 0.77% 0.00% 9.94% 6.93% 16.87% 0.00% 4.88% 0.05% 5.53% 0.01% 0.06% 0.36% 0.97% 0.28% 15.53% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro | 100.00% \$ | 100.00% Dec - 19 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% 0.19% 0.77% 0.00% 9.94% 6.93% 16.87% 0.00% 4.88% 0.65% 5.53% 0.01% 0.60% 0.36% 0.97% 0.28% 15.53% 2.22% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro NT - Mon metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS - Union of the total Call Call Call Call Call Call Call C | 100.00% \$ % at Issue 1.99% 1.99% 1.99% 0.03% 28.99% 9.54% 38.57% 0.34% 0.14% 0.48% 0.00% 9.14% 6.18% 15.33% 0.07% 4.97% 0.59% 5.63% 0.01% 0.72% 0.28% 1.01% 0.25% 18.63% | 100.00% Dec - 19 1.85% 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% 0.19% 0.77% 0.00% 9.94% 6.93% 16.87% 0.00% 4.88% 0.05% 5.53% 0.01% 0.06% 0.36% 0.97% 0.28% 15.53% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Metro QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Non metro Total TAS | 100.00% \$ | 100.00% Dec - 19 1.85% 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% 0.19% 0.77% 0.00% 9.94% 6.93% 16.87% 0.00% 4.88% 0.05% 5.53% 0.01% 0.60% 0.36% 0.97% 0.28% 15.53% 2.22% 18.03% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro | 100.00% \$ | 100.00% Dec - 19 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.15% 0.19% 0.77% 0.00% 9.94% 6.93% 16.87% 0.00% 4.88% 0.65% 5.53% 0.01% 0.66% 0.97% 0.28% 15.53% 2.22% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Metro QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Non metro Total TAS | 100.00% \$ | 100.00% Dec - 19 1.85% 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% 0.19% 0.77% 0.00% 9.94% 6.93% 16.87% 0.00% 4.88% 0.05% 5.53% 0.01% 0.60% 0.36% 0.97% 0.28% 15.53% 2.22% 18.03% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro | \$\(\) at Issue 1.99\% 1.99\% 1.99\% 0.03\% 28.99\% 9.54\% 38.57\% 0.34\% 0.14\% 0.48\% 0.00\% 9.14\% 6.18\% 15.33\% 0.07\% 4.97\% 0.59\% 5.63\% 0.01\% 0.72\% 0.28\% 1.01\% 0.25\% 18.63\% 2.61\% 21.49\% 0.16\% 14.51\% | 100.00% Dec - 19 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% 0.19% 0.77% 0.00% 9.94% 6.93% 16.87% 0.00% 4.88% 0.65% 5.53% 0.01% 0.60% 0.36% 0.97% 0.28% 15.53% 2.22% 18.03% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Metro QLD - Metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Metro VIC - Metro Total VIC WA - Inner city WA - Metro WA - Non metro | \$\frac{\frac | 100.00% Dec · 19 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% 0.19% 0.77% 0.00% 9.94% 6.93% 16.87% 0.00% 4.88% 0.65% 5.53% 0.01% 0.60% 0.36% 0.97% 0.28% 15.53% 2.222% 18.03% 0.22% 18.61% 1.25% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro | \$\(\) at Issue 1.99\% 1.99\% 1.99\% 0.03\% 28.99\% 9.54\% 38.57\% 0.34\% 0.14\% 0.48\% 0.00\% 9.14\% 6.18\% 15.33\% 0.07\% 4.97\% 0.59\% 5.63\% 0.01\% 0.72\% 0.28\% 1.01\% 0.25\% 18.63\% 2.61\% 21.49\% 0.16\% 14.51\% | 100.00% Dec - 19 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.19% 0.77% 0.00% 9.94% 6.93% 16.87% 0.00% 4.88% 0.65% 5.53% 0.01% 0.60% 0.36% 0.97% 0.28% 15.53% 2.22% 18.03% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NST QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro VIC - Inner city VIC - Metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro VIC - Non metro Total VIC | \$\(\) at issue 1.99\% 1.99\% 1.99\% 0.03\% 28.99\% 9.54\% 38.57\% 0.34\% 0.14\% 0.48\% 0.00\% 9.14\% 6.18\% 15.33\% 0.07\% 4.97\% 0.59\% 5.63\% 0.01\% 0.72\% 0.28\% 1.01\% 0.25\% 18.63\% 2.61\% 21.49\% 0.16\% 14.51\% 0.82\% 15.49\% | 100.00% Dec - 19 1.85% 1.85% 1.85% 0.06% 27.16% 8.63% 0.58% 0.19% 0.77% 0.00% 9.94% 6.93% 16.87% 0.00% 4.88% 0.65% 5.53% 0.01% 0.60% 0.36% 0.97% 0.28% 15.53% 2.22% 18.03% 0.22% 18.61% 1.25% 20.08% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Metro QLD - Metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro Total VIC WA - Inner city WA - Metro Total VIC WA - Non metro Total VIC WA - Non metro Total WA Total Inner City | \$\(\frac{5}{8} \) at Issue 1.99% 1.99% 1.99% 0.03% 28.99% 9.54% 38.57% 0.34% 0.14% 0.48% 0.00% 9.14% 6.18% 15.33% 0.07% 4.97% 0.59% 5.63% 0.01% 0.72% 0.28% 1.01% 0.25% 18.63% 2.61% 21.49% 0.16% 14.51% 0.82% 15.49% 0.52% | 100.00% Dec · 19 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.19% 0.77% 0.00% 9.94% 6.93% 16.87% 0.00% 4.88% 0.65% 5.53% 0.01% 0.06% 0.36% 0.97% 0.28% 15.53% 2.22% 18.03% 0.22% 18.61% 1.25% 20.08% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total VIC VIA - Metro VIA - Metro VIA - Non metro Total VIC VIA - Metro VIA - Metro VIA - Non metro Total Inner City VIA - Metro VIA - Non metro Total Inner City VIA - Metro VIA - Non metro Total Inner City | 100.00% \$ | 100.00% Dec - 19 1.85% 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% 0.19% 0.77% 0.00% 9.94% 6.93% 16.87% 0.00% 4.88% 0.65% 5.53% 0.01% 0.60% 0.36% 0.97% 0.28% 15.53% 2.22% 18.03% 0.22% 18.61% 1.25% 20.08% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro VIC - Non metro Total VIC Total VIC VIC - Non metro Total VIC | \$\frac{\sqrt{\text{sue}}}{1.99\%}\$ \$\frac{1.99\%}{1.99\%}\$ \$\frac{1.99\%}{2.8.99\%}\$ \$\frac{9.54\%}{38.57\%}\$ \$\frac{0.34\%}{0.14\%}\$ \$\frac{0.48\%}{0.48\%}\$ \$\frac{0.00\%}{9.14\%}\$ \$\frac{6.18\%}{15.33\%}\$ \$\frac{0.07\%}{4.97\%}\$ \$\frac{0.59\%}{5.63\%}\$ \$\frac{0.01\%}{0.72\%}\$ \$\frac{0.28\%}{0.28\%}\$ \$\frac{1.01\%}{0.16\%}\$ \$\frac{1.4.51\%}{2.4.49\%}\$ \$\frac{0.16\%}{15.49\%}\$ \$\frac{0.52\%}{79.31\%}\$ \$\frac{0.52\%}{79.31\%}\$ \$\frac{0.52\%}{79.31\%}\$ | 100.00% Dec - 19 1.85% 1.85% 1.85% 0.06% 27.16% 8.63% 0.58% 0.19% 0.77% 0.00% 9.94% 6.93% 16.87% 0.00% 4.88% 0.65% 5.53% 0.01% 0.60% 0.36% 0.97% 0.22% 18.03% 0.22% 18.61% 1.25% 20.08% 0.58% 79.15% 20.22% |
| Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total VIC VIA - Metro VIA - Metro VIA - Non metro Total VIC VIA - Metro VIA - Metro VIA - Non metro Total Inner City VIA - Metro VIA - Non metro Total Inner City VIA - Metro VIA - Non metro Total Inner City | 100.00% \$ | 100.00% Dec - 19 1.85% 1.85% 1.85% 0.06% 27.16% 8.63% 35.86% 0.58% 0.19% 0.77% 0.00% 9.94% 6.93% 16.87% 0.00% 4.88% 0.65% 5.53% 0.01% 0.60% 0.36% 0.97% 0.28% 15.53% 2.22% 18.03% 0.22% 18.61% 1.25% 20.08% |

| ARREARS \$ % (scheduled balance basis) | 31-60 | 61-90 | 90+ | Total |
|--|---|--|--|------------|
| Jan-19 | 0.27% | 0.06% | 0.50% | 0.83% |
| Feb-19 | | | | 0.79% |
| | 0.15% | 0.17% | 0.47% | |
| Mar-19 | 0.40% | 0.11% | 0.58% | 1.09% |
| Apr-19 | 0.32% | 0.35% | 0.57% | 1.24% |
| May-19 | 0.15% | 0.03% | 0.84% | 1.02% |
| Jun-19 | 0.27% | 0.04% | 0.76% | 1.08% |
| | | | | |
| Jul-19 | 0.10% | 0.19% | 0.66% | 0.94% |
| Aug-19 | 0.08% | 0.08% | 0.65% | 0.81% |
| Sep-19 | 0.23% | 0.08% | 0.71% | 1.02% |
| • | | | | |
| Oct-19 | 0.13% | 0.08% | 0.79% | 1.00% |
| Nov-19 | 0.15% | 0.09% | 0.75% | 0.98% |
| Dec-19 | 0.18% | 0.06% | 0.81% | 1.06% |
| | | | | |
| MORTGAGE SAFETY NET | No of Accounts | Amount (\$) | | |
| Jan-19 | 14 | 4,493,221 | | |
| Feb-19 | 17 | | | |
| | | 4,983,620 | | |
| Mar-19 | 17 | 4,874,533 | | |
| Apr-19 | 14 | 4,285,683 | | |
| • | | | | |
| May-19 | 22 | 5,475,996 | | |
| Jun-19 | 13 | 3,359,725 | | |
| | | | | |
| Jul-19 | 13 | 2,891,809 | | |
| Aug-19 | 9 | 2,153,047 | | |
| Sep-19 | 13 | 3,240,564 | | |
| | | | | |
| Oct-19 | 10 | 2,501,533 | | |
| Nov-19 | 11 | 3,124,178 | | |
| | | | | |
| Dec-19 | 14 | 4,181,678 | | |
| | | | | |
| MORTGAGE IN POSSESSION | No of Accounts | Amount (\$) | | |
| Jan-19 | - | - | | |
| Feb-19 | - | - | | |
| Mar-19 | _ | _ | | |
| | | | | |
| Apr-19 | - | - | | |
| May-19 | - | - | | |
| Jun-19 | - | - | | |
| Jul-19 | 1 | 542,286 | | |
| Aug-19 | 3 | 864,371 | | |
| Sep-19 | 3 | | | |
| | | 869,360 | | |
| Oct-19 | 3 | 875,319 | | |
| Nov-19 | 3 | 880,117 | | |
| Dec-19 | 3 | 901,517 | | |
| | | | | |
| PRINCIPAL LOSS | | | | Net loss |
| | Gross Loss | LMI claim (A\$) | LMI payment (A\$) | 1461 1033 |
| 2018 | 1,485 | 1,485 | 1,485 | - Net 1033 |
| | | | | |
| 2018 2019 | 1,485 90,154 | 1,485 90,154 | 1,485 | - |
| 2018 | 1,485 | 1,485 | | - |
| 2018 2019 Total | 1,485 90,154 91,639 | 1,485 90,154 91,639 | 1,485 - 1,485 | - |
| 2018 2019 Total EXCESS SPREAD | 1,485 90,154 91,639 Excess Spread (A\$) | 1,485 90,154 91,639 Excess Spread % p.a | 1,485 - 1,485 Opening Bond Balance | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637.30 | 1,485 90,154 91,639 Excess Spread % p.a 0.88% | 1,485 - 1,485 Opening Bond Balance 828,563,403.76 | - |
| 2018 2019 Total <u>EXCESS SPREAD</u> Jan-19 Feb-19 | 1,485 90,154 91,639 Excess Spread (A\$) | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,567.03 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Feb-19 Mar-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637.30 | 1,485 90,154 91,639 Excess Spread % p.a 0.88% | 1,485 - 1,485 Opening Bond Balance 828,563,403.76 | - |
| 2018 2019 Total <u>EXCESS SPREAD</u> Jan-19 Feb-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637.30 | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,567.03 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Feb-19 Mar-19 Apr-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637.30 641,831.71 574,101.86 | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% 0.00% 0.87% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,567.03 805,371,376.46 792,711,305.46 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Feb-19 Mar-19 Apr-19 May-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637.30 641,831.71 | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% 0.00% 0.87% 0.46% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,567.03 805,371,376.46 792,711,305.46 779,673,351.20 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jun-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637.30 641,831.71 574,101.86 299,209.17 121,374.76 | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% 0.00% 0.87% 0.46% 0.19% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,567.03 805,371,376.46 792,711,305.46 779,673,351.20 761,273,992.70 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jul-19 Jul-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637.30 641,831.71 574,101.86 299,209,17 121,374.76 674,055.25 | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% 0.00% 0.87% 0.46% 0.19% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,667.03 805,371,376.46 792,711,305.46 779,673,351.20 761,273,992.70 747,951,768.22 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Feb-19 Mar-19 Apr-19 Jun-19 Jun-19 Jul-19 Aug-19 Aug-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637.30 641,831.71 574,101.86 299,209.17 121,374.76 674,055.25 183,581.23 | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% 0.00% 0.87% 0.46% 0.19% 1.08% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,567.03 805,371,376.46 792,711,305.46 779,673,351.20 761,273,992.70 747,951,768.22 733,503,764.71 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jul-19 Jul-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637.30 641,831.71 574,101.86 299,209,17 121,374.76 674,055.25 | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% 0.00% 0.87% 0.46% 0.19% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,667.03 805,371,376.46 792,711,305.46 779,673,351.20 761,273,992.70 747,951,768.22 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Feb-19 Mar-19 Apr-19 Jun-19 Jun-19 Jul-19 Aug-19 Aug-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637.30 641,831.71 574,101.86 299,209.17 121,374.76 674,055.25 183,581.23 527,761.26 | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% 0.00% 0.87% 0.46% 0.19% 1.08% 0.30% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,567.03 805,371,376.46 792,711,305.46 779,673,351.20 761,273,992.70 747,951,768.22 733,503,764.71 716,868,056.89 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Jan-19 Feb-19 Mar-19 Jul-19 Jul-19 Jul-19 Jul-19 Jul-19 Jul-19 Sep-19 Oct-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637.30 641,831.71 574,101.86 299,209.17 121,374.76 674,055.25 183,581.23 527,761.26 385,051.74 | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% 0.00% 0.87% 0.46% 0.19% 1.08% 0.30% 0.88% 0.66% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,567.03 805,371,376.46 792,711,305.46 779,673,351.20 761,273,992.70 747,951,768.22 733,503,764.71 716,868,056.89 700,104,546.12 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Jan-19 Mar-19 May-19 Jun-19 Jun-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637.30 641,831.71 574,101.86 299,209.17 121,374.76 674,055.25 183,581.23 527,761.26 385,051.74 281,204.03 | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% 0.00% 0.46% 0.19% 1.08% 0.30% 0.88% 0.30% 0.88% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,567.03 805,371,376.46 792,711,305.46 779,673,351.20 761,273,992.70 747,951,768.22 733,503,764.71 716,868,056.89 700,104,546.12 688,317,364.78 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Jan-19 Feb-19 Mar-19 Jul-19 Jul-19 Jul-19 Jul-19 Jul-19 Jul-19 Sep-19 Oct-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637.30 641,831.71 574,101.86 299,209.17 121,374.76 674,055.25 183,581.23 527,761.26 385,051.74 | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% 0.00% 0.87% 0.46% 0.19% 1.08% 0.30% 0.88% 0.66% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,567.03 805,371,376.46 792,711,305.46 779,673,351.20 761,273,992.70 747,951,768.22 733,503,764.71 716,868,056.89 700,104,546.12 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Feb-19 Mar-19 Apr-19 Jul-19 Jul-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637.30 641,831.71 574,101.86 299,209.17 121,374.76 674,055.25 183,581.23 527,761.26 385,051.74 281,204.03 319,852.93 | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% 0.00% 0.46% 0.19% 1.08% 0.30% 0.88% 0.30% 0.88% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,567.03 805,371,376.46 792,711,305.46 779,673,351.20 761,273,992.70 747,951,768.22 733,503,764.71 716,868,056.89 700,104,546.12 688,317,364.78 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Jan-19 Mar-19 May-19 Jun-19 Jun-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637.30 641,831.71 574,101.86 299,209.17 121,374.76 674,055.25 183,581.23 527,761.26 385,051.74 281,204.03 | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% 0.00% 0.46% 0.19% 1.08% 0.30% 0.88% 0.30% 0.88% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,567.03 805,371,376.46 792,711,305.46 779,673,351.20 761,273,992.70 747,951,768.22 733,503,764.71 716,868,056.89 700,104,546.12 688,317,364.78 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Feb-19 Mar-19 Apr-19 Jul-19 Jul-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637.30 641,831.71 574,101.86 299,209.17 121,374.76 674,055.25 183,581.23 527,761.26 385,051.74 281,204.03 319,852.93 | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% 0.00% 0.46% 0.19% 1.08% 0.30% 0.88% 0.30% 0.88% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,567.03 805,371,376.46 792,711,305.46 779,673,351.20 761,273,992.70 747,951,768.22 733,503,764.71 716,868,056.89 700,104,546.12 688,317,364.78 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jul-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Total ANNUALISED CPR | 1,485 90,154 91,639 Excess Spread (A\$) 607,637.30 641,831.71 574,101.86 299,209.17 121,374.76 674,055.25 183,581.23 527,761.26 385,051.74 281,204.03 319,852.93 4,615,661.24 CPR % p.a | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% 0.00% 0.46% 0.19% 1.08% 0.30% 0.88% 0.30% 0.88% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,567.03 805,371,376.46 792,711,305.46 779,673,351.20 761,273,992.70 747,951,768.22 733,503,764.71 716,868,056.89 700,104,546.12 688,317,364.78 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jun-19 Jul-19 Jul-19 Sep-19 Oct-19 Nov-19 Dec-19 Total ANNUALISED CPR Jan-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637.30 641,831.71 574,101.86 299,209.17 121,374.76 674,055.25 183,581.23 527,761.26 385,051.74 281,204.03 319,852.93 4,615,661.24 CPR % p.a 12.60% | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% 0.00% 0.46% 0.19% 1.08% 0.30% 0.88% 0.30% 0.88% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,567.03 805,371,376.46 792,711,305.46 779,673,351.20 761,273,992.70 747,951,768.22 733,503,764.71 716,868,056.89 700,104,546.12 688,317,364.78 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Feb-19 Mar-19 Apr-19 Jul-19 Jul-19 Jul-19 Oct-19 Nov-19 Dec-19 Total ANNUALISED CPR Jan-19 Feb-19 Feb-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637,30 641,831.71 574,101.86 299,209.17 121,374.76 674,055.25 183,581.23 527,761.26 385,051.74 281,204.03 319,852.93 4,615,661.24 CPR % p.a 12.60% 15.35% | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% 0.00% 0.46% 0.19% 1.08% 0.30% 0.88% 0.30% 0.88% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,567.03 805,371,376.46 792,711,305.46 779,673,351.20 761,273,992.70 747,951,768.22 733,503,764.71 716,868,056.89 700,104,546.12 688,317,364.78 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Feb-19 Mar-19 Jul-19 Jul-19 Jul-19 Jul-19 Oct-19 Nov-19 Dec-19 Total ANNUALISED CPR Jan-19 Feb-19 Mar-19 Mar-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637.30 641,831.71 574,101.86 299,209.17 121,374.76 674,055.25 183,581.23 527,761.26 385,051.74 281,204.03 319,852.93 4,615,661.24 CPR % p.a 12.60% 15.35% | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% 0.00% 0.46% 0.19% 1.08% 0.30% 0.88% 0.30% 0.88% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,567.03 805,371,376.46 792,711,305.46 779,673,351.20 761,273,992.70 747,951,768.22 733,503,764.71 716,868,056.89 700,104,546.12 688,317,364.78 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jun-19 Jul-19 Sep-19 Oct-19 Nov-19 Dec-19 Total ANNUALISED CPR Jan-19 Feb-19 Mar-19 Apr-19 Mar-19 Apr-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637.30 641,831.71 574,101.86 299,209.17 121,374.76 674,055.25 183,581.23 527,761.26 385,051.74 281,204.03 319,852.93 4,615,661.24 CPR % p.a 12.60% 15.35% 15.85% 16.22% | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% 0.00% 0.46% 0.19% 1.08% 0.30% 0.88% 0.30% 0.88% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,567.03 805,371,376.46 792,711,305.46 779,673,351.20 761,273,992.70 747,951,768.22 733,503,764.71 716,868,056.89 700,104,546.12 688,317,364.78 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Feb-19 Mar-19 Jul-19 Jul-19 Jul-19 Jul-19 Oct-19 Nov-19 Dec-19 Total ANNUALISED CPR Jan-19 Feb-19 Mar-19 Mar-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637.30 641,831.71 574,101.86 299,209.17 121,374.76 674,055.25 183,581.23 527,761.26 385,051.74 281,204.03 319,852.93 4,615,661.24 CPR % p.a 12.60% 15.35% | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% 0.00% 0.46% 0.19% 1.08% 0.30% 0.88% 0.30% 0.88% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,567.03 805,371,376.46 792,711,305.46 779,673,351.20 761,273,992.70 747,951,768.22 733,503,764.71 716,868,056.89 700,104,546.12 688,317,364.78 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Feb-19 Mar-19 Apr-19 Jul-19 Jul-19 Jul-19 Oct-19 Nov-19 Dec-19 Total ANNUALISED CPR Jan-19 Feb-19 Mar-19 Mar-19 Mar-19 Apr-19 Mar-19 Apr-19 Mar-19 Apr-19 Mar-19 Apr-19 Mar-19 Mar-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637.30 641,831.71 574,101.86 299,209.17 121,374.76 674,055.25 183,581.23 527,761.26 385,051.74 281,204.03 319,852.93 4,615,661.24 CPR % p.a 12.60% 15.35% 15.85% 16.22% | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% 0.00% 0.46% 0.19% 1.08% 0.30% 0.88% 0.30% 0.88% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,567.03 805,371,376.46 792,711,305.46 779,673,351.20 761,273,992.70 747,951,768.22 733,503,764.71 716,868,056.89 700,104,546.12 688,317,364.78 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Feb-19 Mar-19 Jul-19 Jul-19 Jul-19 Oct-19 Nov-19 Dec-19 Total ANNUALISED CPR Jan-19 Feb-19 Mar-19 Jul-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637.30 641,831.71 574,101.86 299,209.17 121,374.76 674,055.25 183,581.23 527,761.26 385,051.74 281,204.03 319,852.93 4,615,661.24 CPR % p.a 12.60% 15.35% 15.85% 16.22% 23.41% 17.45% | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% 0.00% 0.46% 0.19% 1.08% 0.30% 0.88% 0.30% 0.88% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,567.03 805,371,376.46 792,711,305.46 779,673,351.20 761,273,992.70 747,951,768.22 733,503,764.71 716,868,056.89 700,104,546.12 688,317,364.78 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Feb-19 Mar-19 May-19 Jun-19 Jul-19 Sep-19 Oct-19 Nov-19 Dec-19 Total ANNUALISED CPR Jan-19 Feb-19 Mar-19 May-19 Jun-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637.30 641,831.71 574,101.86 299,209.17 121,374.76 674,055.25 183,581.23 527,761.26 385,051.74 281,204.03 319,852.93 4,615,661.24 CPR % p.a 12.60% 15.35% 15.85% 16.22% 23.41% 17.45% 19.19% | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% 0.00% 0.46% 0.19% 1.08% 0.30% 0.88% 0.30% 0.88% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,567.03 805,371,376.46 792,711,305.46 779,673,351.20 761,273,992.70 747,951,768.22 733,503,764.71 716,868,056.89 700,104,546.12 688,317,364.78 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Feb-19 Mar-19 Apr-19 Jul-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Total ANNUALISED CPR Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jul-19 Jul-19 Jul-19 Apr-19 Jul-19 Jul-19 Jul-19 Jul-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637,30 641,831.71 574,101.86 299,209.17 121,374.76 674,055.25 183,581.23 527,761.26 385,051.74 281,204.03 319,852.93 4,615,661.24 CPR % p.a 12.60% 15.35% 16.22% 23.41% 17.45% 19.19% 22.39% | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% 0.00% 0.46% 0.19% 1.08% 0.30% 0.88% 0.30% 0.88% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,567.03 805,371,376.46 792,711,305.46 779,673,351.20 761,273,992.70 747,951,768.22 733,503,764.71 716,868,056.89 700,104,546.12 688,317,364.78 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Feb-19 May-19 Jun-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Total ANNUALISED CPR Jan-19 Hay-19 May-19 Jun-19 Jun-19 Jun-19 Jun-19 Jun-19 Jun-19 Jun-19 Jun-19 Sep-19 Sep-19 Sep-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637.30 641,831.71 574,101.86 299,209.17 121,374.76 674,055.25 183,581.23 527,761.26 385,051.74 281,204.03 319,852.93 4,615,661.24 CPR % p.a 12.60% 15.35% 15.85% 16.22% 23.41% 17.45% 19.19% 22.39% 23.04% | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% 0.00% 0.46% 0.19% 1.08% 0.30% 0.88% 0.30% 0.88% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,567.03 805,371,376.46 792,711,305.46 779,673,351.20 761,273,992.70 747,951,768.22 733,503,764.71 716,868,056.89 700,104,546.12 688,317,364.78 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Feb-19 Mar-19 Apr-19 Jul-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Total ANNUALISED CPR Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jul-19 Jul-19 Jul-19 Apr-19 Jul-19 Jul-19 Jul-19 Jul-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637,30 641,831.71 574,101.86 299,209.17 121,374.76 674,055.25 183,581.23 527,761.26 385,051.74 281,204.03 319,852.93 4,615,661.24 CPR % p.a 12.60% 15.35% 16.22% 23.41% 17.45% 19.19% 22.39% | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% 0.00% 0.46% 0.19% 1.08% 0.30% 0.88% 0.30% 0.88% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,567.03 805,371,376.46 792,711,305.46 779,673,351.20 761,273,992.70 747,951,768.22 733,503,764.71 716,868,056.89 700,104,546.12 688,317,364.78 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Feb-19 May-19 Jun-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Total ANNUALISED CPR Jan-19 Hay-19 May-19 Jun-19 Jun-19 Jun-19 Jun-19 Jun-19 Jun-19 Jun-19 Jun-19 Sep-19 Sep-19 Sep-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637.30 641,831.71 574,101.86 299,209.17 121,374.76 674,055.25 183,581.23 527,761.26 385,051.74 281,204.03 319,852.93 4,615,661.24 CPR % p.a 12.60% 15.35% 15.85% 16.22% 23.41% 17.45% 19.19% 22.39% 23.04% | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% 0.00% 0.46% 0.19% 1.08% 0.30% 0.88% 0.30% 0.88% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,567.03 805,371,376.46 792,711,305.46 779,673,351.20 761,273,992.70 747,951,768.22 733,503,764.71 716,868,056.89 700,104,546.12 688,317,364.78 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Feb-19 May-19 Jun-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Total ANNUALISED CPR Jan-19 Feb-19 May-19 Jul-19 Aug-19 Sep-19 Oct-19 Oct-19 Nov-19 Dec-19 Total ANNUALISED CPR Jan-19 Apr-19 Jun-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Doct-19 Nov-19 Doct-19 Nov-19 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637,30 641,831.71 574,101.86 299,209.17 121,374.76 674,055.25 183,581.23 527,761.26 385,051.74 281,204.03 319,852.93 4,615,661.24 CPR % p.a 12.60% 15.35% 16.22% 23.41% 17.45% 19.19% 22.39% 23.04% 16.58% 20.29% | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% 0.00% 0.46% 0.19% 1.08% 0.30% 0.88% 0.30% 0.88% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,567.03 805,371,376.46 792,711,305.46 779,673,351.20 761,273,992.70 747,951,768.22 733,503,764.71 716,868,056.89 700,104,546.12 688,317,364.78 | - |
| 2018 2019 Total EXCESS SPREAD Jan-19 Feb-19 Mar-19 May-19 Jun-19 Jul-19 Sep-19 Oct-19 Total ANNUALISED CPR Jan-19 Feb-19 Mar-19 Jun-19 Jun-1 | 1,485 90,154 91,639 Excess Spread (A\$) 607,637.30 641,831.71 574,101.86 299,209.17 121,374.76 674,055.25 183,581.23 527,761.26 385,051.74 281,204.03 319,852.93 4,615,661.24 CPR % p.a 12.60% 15.35% 15.85% 16.22% 23.41% 17.45% 19.19% 22.39% 23.04% 16.58% | 1,485 90,154 91,639 Excess Spread % p.a 0.88% 0.94% 0.00% 0.46% 0.19% 1.08% 0.30% 0.88% 0.30% 0.88% | 1,485 1,485 Opening Bond Balance 828,563,403.76 817,980,567.03 805,371,376.46 792,711,305.46 779,673,351.20 761,273,992.70 747,951,768.22 733,503,764.71 716,868,056.89 700,104,546.12 688,317,364.78 | - |

RESERVES Principal Draw Liquidity Reserve Account Income Reserve

SUPPORTING RATINGS Role

Fixed Rate Swap Provider Liquidity Reserve Account Holder Bank Account Provider

SERVICER

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

Back-Up Servicer:

Available Drawn 5,626,236.38 150,000.00

Current Rating S&P /

Moodys BBB+/ A2 A, A-1/ A1, P1 A-1+ / P-1

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

AMP Bank Limited

AMP Bank Limited MUFG Westpac

Party

AMP Bank Limited A-/A2 N/A Progress 2005-2 Trust Progress 2006-1 Trust Progress 2007-1G Trust Progress 2008-1 Trust Progress 2010-1 Trust Progress 2011-1 Trust Progress 2011-1 Trust Progress 2012-2 Trust Progress 2012-3 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 2017-2 Trust
Progress 2018-1 Trust
Progress Warehouse Trust No .1
Perpetual Trustee (Cold)