PROGRESS 2014-1 TRUST

Friday, 22 January 2021

Transaction Name:

Progress 2014-1 Trust
Perpetual Trustee Company Limited Trustee:

P.T. Limited
AMP Bank Limited
AMP Bank Limited
AMP Bank Limited
Thursday, 20th March 2014
Saturday, 22th July 2045
The 22nd day of each month
Sydney & Melbourne
Three Business Days before each Payment Date. Security Trustee: Security Trustee:
Originator:
Servicer & Custodian:
Issue Date:
Maturity Date:
Payment Date:
Business Day for Payments:
Determination Date & Ex-Interest Date:

	<u>Base</u>	Margin	Interest Calculation
Class A Notes	1 M BBSW	95bps	Actual/365
Class AB Notes	1 M BBSW	165bps	Actual/365
Class B1 Notes	1 M BBSW	245bps	Actual/365
Class B2 Notes	1 M BBSW	300bps	Actual/365

	Currency	Initial Stated Amount	Current Invested Amount	Current Stated Amount	Percentages at Issue	Current Percentages	Rating S&P/Moodys
Class A Notes	A\$	920,000,000.00	149,803,072.97	149,803,072.97	92.00%	84.88%	AAA / Aaa
Class AB Notes	A\$	60,000,000.00	20,021,430.01	20,021,430.01	6.00%	11.34%	AAA /n.r
Class B1 Notes	A\$	15,000,000.00	5,005,357.52	5,005,357.52	1.50%	2.84%	AA-/n.r.
Class B2 Notes	A\$	5,000,000.00	1,668,452.48	1,668,452.48	0.50%	0.95%	A+/n.r.
TOTAL		1 000 000 000 00	176 498 312 98	176 498 312 98	100.00%	100.00%	

Current Payment Date:	F	riday, 22 January 202	1				
	Pre Payment Date Bond Factors	Coupon Rate	Coupon Rate Reset Date I	nitial Issued Notes (No.)	Interest Payment (per security)	Principal Payment (per security)	Post Payment Date Bond Factors
Class A Notes	0.1654	0.9618%	22-Jan-21	920,000	0.14	2.54	0.1628
Class AB Notes	0.3389	1.6618%	22-Jan-21	60,000	0.48	5.21	0.3337
Class B1 Notes	0.3389	2.4618%	22-Jan-21	15,000	0.71	5.21	0.3337
Class B2 Notes	0.3389	3.0118%	22-Jan-21	5,000	0.87	5.21	0.3337
TOTAL				1,000,000	2.19	18.17	

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Dec - 20</u>
Total pool size:	\$990,335,358.00	\$174,998,077.28
Total Number Of Loans (UnConsolidated):	5348	1386
Total number of loans (consolidating split loans):	3382	909
Average loan Size:	\$292,825.00	\$192,517.14
Maximum loan size:	\$1,000,000.00	\$891,950.26
Total property value:	\$1,796,650,473.00	\$487,610,838.35
Number of Properties:	3646	981
Average property value:	\$492,773.00	\$497,054.88
Average current LVR:	57.70%	37.98%
Average Term to Maturity (months):	306.17	221.65
Maximum Remaining Term to Maturity (months):	357.21	275.15
Weighted Average Seasoning (months):	36.16	118.00
Weighted Average Current LVR:	65.53%	55.87%
Weighted Average Term to Maturity (months):	316.09	236.53
% of pool with loans > \$500,000:	27.66%	23.86%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	92.37%	120.78%
% Fixed Rate Loans(Value):	27.42%	6.82%
% Interst Only loans (Value):	47.37%	12.41%
Weighted Average Mortgage Interest:	5.38%	3.49%
Investment Loans:	29.48%	34.04%
NOTE: Loan purpose determines investment lending classification from 01/03/2019		
Outstanding Balance Distribution	\$ % at Issue	Dec - 20
≤\$0	0.00%	-0.33%
> \$0 and ≤ \$100,000	2.51%	5.64%
> \$100,000 and ≤ \$150,000	3.94%	8.17%
> \$150,000 and ≤ \$200,000	7.86%	9.62%

Outstanding Balance Distribution	\$ % at Issue	Dec - 20
≤ \$0	0.00%	-0.33%
> \$0 and ≤ \$100,000	2.51%	5.64%
> \$100,000 and ≤ \$150,000	3.94%	8.17%
> \$150,000 and ≤ \$200,000	7.86%	9.62%
> \$200,000 and ≤ \$250,000	10.92%	13.50%
> \$250,000 and ≤ \$300,000	11.64%	10.43%
> \$300,000 and ≤ \$350,000	11.91%	11.31%
> \$350,000 and ≤ \$400,000	9.24%	7.23%
> \$400,000 and ≤ \$450,000	8.23%	6.76%
> \$450,000 and ≤ \$500,000	6.10%	3.82%
> \$500,000 and ≤ \$550,000	5.08%	5.67%
> \$550,000 and ≤ \$600,000	4.76%	5.90%
> \$600,000 and ≤ \$650,000	3.41%	2.14%
> \$650,000 and ≤ \$700,000	2.73%	3.84%
> \$700,000 and ≤ \$750,000	2.04%	1.64%
> \$750,000 and ≤ \$800,000	2.98%	1.32%
> \$800,000 and ≤ \$850,000	2.18%	2.84%
> \$850,000 and ≤ \$900,000	1.94%	0.51%
> \$900,000 and ≤ \$950,000	1.96%	0.00%
> \$950,000 and ≤ \$1,000,000	0.59%	0.00%
> \$1,000,000 and ≤ \$1,050,000	0.00%	0.00%
> \$1,050,000 and ≤ \$1,100,000	0.00%	0.00%
Total	100.00%	100.00%

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VIC - Non metro 2.46% 2.04%
Total VIC 21.55% 21.03%
WA-Inner city 0.21% 0.41%
WA - Metro 12.32% 13.17%
WA - Non metro 0.93% 0.69%
Total WA 13.46% 14.28%
Total Inner City 0.83% 0.69%
Total Metro 57.58% 5.932%
Total Non Metro 21.59% 19.99%
Secured by Term Deposit 0.00% 0.00%
Secure by Ferri Deposit 0.00% 0.00% 170,00% 17

ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	90+	<u>Total</u>
Jan-20	0.35%	0.41%	1.10%	1.85%
Feb-20	0.50%	0.15%	1.06%	1.71%
Mar-20	0.37%	0.00%	1.38%	1.75%
Apr-20	0.63%	0.00%	1.10%	1.73%
May-20	0.43%	0.00%	1.05%	1.49%
Jun-20	0.30%	0.29%	1.05%	1.64%
Jul-20	0.42%	0.05%	1.26%	1.73%
	0.38%		1.06%	1.75%
Aug-20		0.31%		
Sep-20	0.58%	0.32%	1.13%	2.03%
Oct-20	0.24%	0.21%	1.13%	1.58%
Nov-20	0.11%	0.04%	1.33%	1.48%
Dec-20	0.54%	0.01%	1.24%	1.79%
MORTGAGE SAFETY NET (Incl. COVID-19*)	No of Accounts	Amount (\$)		
Jan-20	7	1,607,541		
Feb-20	8	2,022,958		
Mar-20	8	2,000,453		
Apr-20	89	20,735,256		
May-20	93	22,362,386		
Jun-20	89	21,154,858		
Jul-20	82	18,065,293		
Aug-20	80	17,027,562		
Sep-20	74	16,724,390		
Oct-20	33	8,478,566		
Nov-20	28	6,522,279		
Dec-20	19	5,408,852		
*COVID-19 HARDSHIP	No of Accounts	Amount (\$)		
Mar-20	3	1,060,221		
Apr-20	86	19,747,868		
May-20	86	20,682,993		
Jun-20	82	19,471,314		
Jul-20	75	16,482,606		
Aug-20	74	15,874,488		
Sep-20	67	15,065,766		
Oct-20	26	6,982,942		
Nov-20	22	5,462,311.53		
Dec-20	13	3,705,825.38		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Jan-20	-	-		
Feb-20				
	-			
Mar-20	-	-		
Apr-20	-	-		
May-20	-	-		
Jun-20	-	-		
Jul-20	-			
Aug-20		_		
	-			
Sep-20	-	-		
Oct-20	-	-		
Nov-20	-	-		
Dec-20	-	-		
PRINCIPAL LOSS	Gross Loss	LMI Claim	LMI Payment	Net loss
2017	825,085	825,085	793,409	31,675
2018	225,675	225,675	109,842	115,833
2019	8,503	8,503	8,501	113,833
Total	1,059,263	1,059,263	911,753	147,509
				,,,,,
EXCESS SPREAD	Excess Spread (A\$)	Excess Spread % p.a	Opening Bond Balance	
Jan-20	80,416.70	0.46%		
Feb-20	97,145.59	0.56%		
Mar-20	142,623.64	0.83%		
Apr-20	94,863.40	0.56%		
May-20	32,737.74	0.20%	\$ 200,321,746	
Jun-20	153,867.59	0.94%		
Jul-20	64,417.63	0.40%		
Aug-20	130,476.27	0.83%		
	106,951.65	0.68%		
Sep-20				
	64,458 63	0.47%		
Sep-20 Oct-20 Nov-20	64,458.63 134,015,64	0.42%		
Oct-20 Nov-20	134,015.64	0.88%	\$ 182,209,804	
Oct-20			\$ 182,209,804	

CPR % p.a 13.99% 10.74% 13.29% ANNUALISED CPR Jan-20 Feb-20 Mar-20 Apr-20 May-20 Jun-20 14.88% 18.76% 22.48% Jul-20 14.04% Aug-20 Sep-20 5.13% 18.61% Oct-20 Nov-20 8.22% 15.25% Dec-20 14.34%

RESERVES Principal Draw

Liquidity Reserve Account Income Reserve

Available Drawn

> 1,500,235.66 150,000.00

SUPPORTING RATINGS Role

Fixed Rate Swap Provider Liquidity Reserve Account Holder Bank Account Provider

BNPPARIBAS MUFG Westpac

Party

Current Rating S&P / Moodys A+/A2 A, A-1 / P-1 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

Servicer Rating: Servicer Experience:

SERVICER
Servicer:
Servicer Ranking or Rating: 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 2013-1 Trust Progress 2014-1 Trust Progress 2014-2 Trust Progress 2016-1 Trust Progress 2017-1 Trust

Progress 2017-2 Trust Progress 2018-1 Trust Progress 2019-1 Trust Progress 2020-1 Trust Progress Warehouse Trust No .1 Perpetual Trustee (Cold) Back-Up Servicer: