PROGRESS 2019-1 TRUST

Monday, 25 January 2021

Transaction Name: Progress 2019-1 Trust

Perpetual Trustee Company Limited P.T. Limited

Trustee: Security Trustee: AMP Bank Limited Originator: Servicer & Custodian: AMP Bank Limited AMP Bank Limited
Thursday, 13th June 2019
Friday, 24th June 2050
24th day of each month
Sydney & Melbourne
3 Business Days before each Payment Date. Issue Date: Maturity Date: Payment Date:
Business Day for Payments:
Determination Date & Ex-Interest Date:

| | Base | <u>Margin</u> | Interest Calculation | Class A Refinancing Date |
|----------------|----------|---------------|----------------------|--------------------------|
| Class A Notes | 1 M BBSW | 105bps | Actual/365 | 25 Nov 2024 |
| Class AB Notes | 1 M BBSW | 195bps | Actual/365 | |
| Class B Notes | 1 M BBSW | 225bps | Actual/365 | |
| Class C Notes | 1 M BBSW | 270bps | Actual/365 | |
| Class D Notes | 1 M BBSW | 620bps | 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\$ | 920,000,000.00 | 574,884,300.00 | 574,884,300.00 | 92.00% | 87.78% | AAA / Aaa | |
| Class AB Notes | A\$ | 46,700,000.00 | 46,700,000.00 | 46,700,000.00 | 4.67% | 7.13% | AAA /n.r | |
| Class B Notes | A\$ | 19,300,000.00 | 19,300,000.00 | 19,300,000.00 | 1.93% | 2.95% | AA+ /n.r. | |
| Class C Notes | A\$ | 12,400,000.00 | 12,400,000.00 | 12,400,000.00 | 1.24% | 1.89% | A /n.r. | |
| Class D Notes | A\$ | 1,600,000.00 | 1,600,000.00 | 1,600,000.00 | 0.16% | 0.24% | n.r/n.r. | |
| TOTAL | | 1.000.000.000.00 | 654.884.300.00 | 654.884.300.00 | 100.00% | 100.00% | | |

Current Payment Date: Monday, 25 January 2021

| | Pre Payment Date Bond Factors | Coupon Rate | Coupon Rate Reset Date In | itial Issued Notes (No.) | Interest Payment (per security) | Principal Payment (per security) | Post Payment Date Bond Factors |
|----------------|-------------------------------------|-------------|---------------------------|--------------------------|---------------------------------|-------------------------------------|-----------------------------------|
| Class A Notes | 0.6417 | 1.0600% | 25-Jan-21 | 920,000 | 0.60 | 16.87 | 0.6249 |
| Class AB Notes | 1.0000 | 1.9600% | 25-Jan-21 | 46,700 | 1.72 | - | 1.0000 |
| Class B Notes | 1.0000 | 2.2600% | 25-Jan-21 | 19,300 | 1.98 | - | 1.0000 |
| Class C Notes | 1.0000 | 2.7100% | 25-Jan-21 | 12,400 | 2.38 | - | 1.0000 |
| Class D Notes | 1.0000 | 6.2100% | 25-Jan-21 | 1,600 | 5.44 | - | 1.0000 |
| TOTAL | | | | 1,000,000 | 12.12 | 16.87 | |

| COLLATERAL INFORMATION | At Issue | <u>Dec - 20</u> |
|---|-----------------|-----------------|
| Total pool size: | \$991,497,790 | \$649,317,783 |
| Total Number Of Loans (UnConsolidated): | 3,892 | 2802 |
| Total number of loans (consolidating split loans): | 2,930 | 2122 |
| Average loan Size: | \$338,395 | \$305,993 |
| Maximum loan size: | \$1,000,000 | \$999,707 |
| Total property value: | \$2,126,101,907 | \$1,554,509,367 |
| Number of Properties: | 2934 | 2125 |
| Average property value: | \$724,643 | \$731,534 |
| Average current LVR: | 52.17% | 47.27% |
| Average Term to Maturity (months): | 306.58 | 286.35 |
| Maximum Remaining Term to Maturity (months): | 345.24 | 326.17 |
| Weighted Average Seasoning (months): | 37.13 | 56.53 |
| Weighted Average Current LVR: | 59.22% | 56.84% |
| Weighted Average Term to Maturity (months): | 314.73 | 295.77 |
| % of pool with loans > \$500,000: | 32.71% | 30.97% |
| % of pool (amount) LoDoc Loans: | 0.00% | 0.00% |
| Maximum Current LVR: | 92.27% | 135.80% |
| % Fixed Rate Loans(Value): | 6.15% | 5.70% |
| % Interst Only Ioans (Value): | 18.62% | 13.34% |
| Weighted Average Mortgage Interest: | 4.24% | 3.17% |
| Investment Loans: | 14.85% | 16.17% |
| NOTE: Loan purpose determines investment lending classification from 01/03/2019 | 14.03/0 | 10.17% |
| Outstanding Balance Distribution | \$ % at Issue | Dec - 20 |
| ≤\$0 | 0.00% | -0.05% |
| > \$0 and ≤ \$100,000 | 1.86% | 2.32% |
| > \$100,000 and ≤ \$150,000 | 2.75% | 3.31% |
| > \$150,000 and ≤ \$200,000 | 3.98% | 4.59% |
| > \$200,000 and ≤ \$250,000 | 6.12% | 8.02% |
| > \$250,000 and ≤ \$300,000 | 9.14% | 8.99% |
| > \$300,000 and ≤ \$350,000 | 11.49% | 12.43% |
| > \$350,000 and ≤ \$400,000 | 11.73% | 11.39% |
| > \$400,000 and ≤ \$450,000 | 10.78% | 10.09% |
| > \$450,000 and ≤ \$500,000 | 9.42% | 7.95% |
| > \$500,000 and ≤ \$550,000 | 5.81% | 4.91% |
| > \$550,000 and ≤ \$600,000 | 5.29% | 5.86% |
| > \$600,000 and ≤ \$650,000 | 4.97% | 4.78% |
| > \$650,000 and ≤ \$700,000 | 3.66% | 3.86% |
| > \$700,000 and \(\left\) \$750,000 | 3.94% | 2.66% |
| > \$750,000 and ≤ \$800,000 | 1.96% | 2.14% |
| > \$800,000 and ≤ \$850,000 | 1.83% 2.39% | 2.28% 2.29% |
| > \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000 | 2.39% 1.49% | 1.29% |
| > \$950,000 and ≤ \$1,000,000 | 1.38% | 0.91% |
| 7,550,000 and 3,51,000,000 Total | 100.00% | 100.00% |

| Outstanding Balance LVR Distribution < 0% | | |
|--|---|---|
| | \$ % at Issue | Dec - 20 |
| | 0.00% | -0.05% |
| and ≤ 25% | 7.58% | 9.53% |
| and ≤ 30% and ≤ 35% | 4.06% 4.02% | 4.36% 4.25% |
| and ≤ 35% and ≤ 40% | 4.02% 3.29% | 4.25% 3.80% |
| and ≤ 45% | 4.34% | 5.30% |
| % and ≤ 50% | 8.64% | 8.98% |
| % and ≤ 55% | 5.65% | 6.26% |
| 6 and ≤ 60% | 7.55% | 6.84% |
| and ≤ 65% | 8.61% | 8.98% |
| and ≤ 70% | 8.81% | 8.20% |
| and ≤ 75% | 8.70% | 9.96% |
| and ≤ 80% and ≤ 85% | 14.84% 8.96% | 11.77% 9.49% |
| and ≤ 90% | 4.47% | 1.48% |
| and ≤ 95% | 0.49% | 0.35% |
| and ≤ 100% | 0.00% | 0.05% |
| | 0.00% | 0.46% |
| | 100.00% | 100.00% |
| | | |
| ge Insurance | \$ % at Issue | <u>Dec - 20</u> |
| rth | 67.47% | 70.85% |
| | 32.53% | 28.96% |
| red | 0.00% | 0.19% |
| | 100.00% | 100.00% |
| ing Analysis | \$ % at Issue | <u>Dec - 20</u> |
| ing Analysis as and ≤ 3 mths | 0.20% | 0.00% |
| s and ≤ 6 mths | 0.00% | 0.00% |
| ns and ≤ 9 mths | 0.00% | 0.00% |
| s and ≤ 12 mths | 0.00% | 0.00% |
| ths and ≤ 15 mths | 0.00% | 0.00% |
| ths and ≤ 18 mths | 6.37% | 0.00% |
| nths and ≤ 21 mths | 14.80% | 0.25% |
| ths and ≤ 24 mths | 20.86% | 0.00% |
| ths and ≤ 36 mths | 22.65% | 3.46% |
| iths and ≤ 48 mths | 13.09% | 49.68% |
| nths and ≤ 60 mths | 9.97% | 13.26% |
| nths and ≤ 72 mths | 5.31% | 15.71% |
| ths and ≤ 84 mths | 2.03% | 8.23% |
| ths and ≤ 96 mths | 1.31% | 3.34% |
| nths and ≤ 108 mths | 0.54% | 2.26% |
| mths and ≤ 120 mths | 0.25% | 0.74% |
| mths | 2.64% | 3.06% |
| l | 100.00% | 100.00% |
| | | |
| granhic Dietribution | \$ % at Issue | Doc. 20 |
| raphic Distribution | \$ % at Issue | Dec - 20 |
| - Inner city | 0.09% | 0.17% |
| Metro | 34.04% | 33.92% |
| Non metro | 9.70% | 8.72% |
| W | 43.83% | 42.81% |
| | | |
| ner city | 0.00% | 0.00% |
| etro | 1.68% | 1.70% |
| | | |
| | 0.00% | 0.00% |
| | 0.00% 1.68% | 0.00% 1.70% |
| CT | 1.68% | 1.70% |
| cr er city | 1.68% 0.00% | 1.70% 0.00% |
| er city vtro | 1.68% 0.00% 0.36% | 1.70% 0.00% 0.53% |
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| ner city letro on metro viT ner city etro on metro city Metro Non metro QLD nner city Metro lon metro iAs | 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.45% 0.98% 0.71% 21.36% 2.37% 24.44% 0.28% 10.74% 0.94% 11.96% | 1.70% 0.00% 0.53% 0.00% 0.53% 0.21% 3.80% 0.38% 4.39% 0.23% 7.76% 4.76% 12.75% 0.00% 0.62% 0.44% 1.06% 0.86% 19.66% 2.41% 22.93% 0.41% 12.38% 1.01% 13.80% |
| ner city etro on metro IIT ner city etro on metro A nner city Metro Non metro ALLD nner city Metro Ion metro AS nner city Metro Ion metro ICC nner city | 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.45% 0.98% 0.71% 21.36% 2.37% 24.44% 0.28% 10.74% 0.94% 11.96% 1.37% | 1.70% 0.00% 0.53% 0.00% 0.53% 0.21% 3.80% 0.38% 4.39% 12.75% 0.00% 0.62% 0.44% 1.06% 0.86% 19.66% 2.41% 22.93% 0.41% 12.38% 1.01% 13.80% |
| ACT Inter city Iletro Inter city Inter | 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.45% 0.98% 0.71% 21.36% 2.37% 24.44% 0.28% 10.74% 0.94% 11.96% 1.37% 79.73% | 1.70% 0.00% 0.53% 0.00% 0.53% 0.01% 3.80% 0.38% 4.39% 0.23% 7.76% 4.76% |
| ner city etro on metro UT ner city etro on metro on metro on A nner city Metro Non metro OLD nner city Aetro lon metro AS nner city Metro on metro OLO nner city Metro on metro OLO nner city Aetro olon metro OLO Nner city Aetro | 1.68% 0.00% 0.36% 0.00% 0.36% 0.17% 4.20% 0.33% 4.70% 0.12% 6.83% 5.11% 12.06% 0.00% 0.53% 0.45% 0.98% 0.71% 21.36% 2.37% 24.44% 0.28% 10.74% 0.94% 11.96% 1.37% 79.73% 18.90% | 1.70% 0.00% 0.53% 0.00% 0.53% 0.21% 3.80% 0.38% 4.39% 0.23% 7.76% 4.76% 12.75% 0.00% 0.62% 0.44% 1.06% 1.06% 2.41% 22.93% 0.41% 12.38% 1.01% 13.80% |
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| ARREARS \$ % (scheduled balance basis) | 31-60 | 61-90 | <u>90+</u> | <u>Total</u> |
|--|----------------------------|---------------------|----------------------|--------------|
| Jan-20 | 0.17% | 0.16% | 0.19% | 0.52% |
| Feb-20 | 0.11% | 0.04% | 0.33% | 0.48% |
| Mar-20 | 0.04% | 0.09% | 0.38% | 0.51% |
| Apr-20 | 0.10% | 0.11% | 0.32% | 0.53% |
| | 0.05% | 0.04% | | |
| May-20 | | | 0.36% | 0.45% |
| Jun-20 | 0.04% | 0.05% | 0.33% | 0.42% |
| Jul-20 | 0.11% | 0.00% | 0.31% | 0.42% |
| Aug-20 | 0.00% | 0.07% | 0.22% | 0.29% |
| Sep-20 | 0.18% | 0.00% | 0.29% | 0.47% |
| Oct-20 | 0.13% | 0.12% | 0.25% | 0.50% |
| Nov-20 | 0.13% | 0.04% | 0.20% | 0.38% |
| Dec-20 | 0.26% | 0.06% | 0.25% | 0.58% |
| | | | | |
| MORTGAGE SAFETY NET (Includes COV-19) | No of Accounts | Amount (\$) | | |
| Jan-20 | 7 | 2,248,797 | | |
| Feb-20 | 5 | 2,093,164 | | |
| Mar-20 | 12 | 3,942,520 | | |
| Apr-20 | 247 | 74,544,247 | | |
| May-20 | 255 | 78,486,753 | | |
| Jun-20 | 251 | 78,313,995 | | |
| Jul-20 | 227 | 72,852,943 | | |
| Aug-20 | 212 | 68,486,507 | | |
| Sep-20 | 191 | 62,306,189 | | |
| Oct-20 | 61 | 20,680,087 | | |
| Nov-20 | 51 | 16,516,638 | | |
| Dec-20 | 35 | 10,555,410 | | |
| | 55 | -,,- | | |
| COVID-19 HARDSHIP | No of Accounts | Amount (\$) | | |
| Jan-20 | | - | | |
| Feb-20 | - | _ | | |
| Mar-20 | 12 | 3,450,397 | | |
| | | 73,844,991 | | |
| Apr-20 | 245 | | | |
| May-20 | 253 | 77,845,837 | | |
| Jun-20 | 241 | 75,065,775 | | |
| Jul-20 | 217 | 69,736,955 | | |
| Aug-20 | 203 | 65,925,831 | | |
| Sep-20 | 184 | 59,790,120 | | |
| Oct-20 | 55 | 18,792,539 | | |
| Nov-20 | 43 | 14,273,989 | | |
| Dec-20 | 27 | 8,309,799 | | |
| | | | | |
| 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 | - | - | | |
| DRINGIPAL LOCC | C | I BALL - Latin (AA) | 1841 | Not loss |
| PRINCIPAL LOSS | Gross Loss | LMI claim (A\$) | LMI payment (A\$) | Net loss |
| 2019 2020 | 133,175.69 | - 133,175.69 | 133,075.69 | 100.00 |
| Total | 133,175.69 | 133,175.69 | 133,075.69 | 100.00 |
| 1000 | 133,173.09 | 133,173.09 | 133,073.03 | 100.00 |
| EXCESS SPREAD | Excess Spread (A\$) | Excess Spread % p.a | Opening Bond Balance | |
| Jan-20 | - | 0.00% | \$ 848,258,515 | |
| Feb-20 | 194,938.93 | 0.28% | | |
| Mar-20 | 454,318.06 | 0.67% | \$ 814,887,034 | |
| Apr-20 | 474,030.38 | 0.71% | \$ 800,568,408 | |
| May-20 | 134,731.98 | 0.21% | | |
| Jun-20 | 290,773.70 | 0.46% | | |
| Jul-20 | 260,199.08 | 0.41% | | |
| Aug-20 | 374,886.26 | 0.61% | | |
| Sep-20 | 327,594.63 | 0.55% | | |
| Oct-20 | 301,026.08 | 0.52% | | |
| Nov-20 | 435,412.94 | 0.76% | | |
| Dec-20 | 245,864.94 | 0.44% | \$ 670,400,154 | |
| Total | 3,493,776.98 | | | |
| ANNUALISED CPR | <u>CPR % p.a</u> | | | |
| Jan-20 | 21.20% | | | |
| Feb-20 | 14.43% | | | |
| Mar-20 | 15.78% | | | |
| Apr-20 | 15.00% | | | |
| May-20 | 18.64% | | | |
| Jun-20 | 25.29% | | | |
| Jul-20 | | | | |
| | 25.29% | | | |
| Aug-20 | 25.29% 23.02% | | | |
| Aug-20 Sep-20 | | | | |
| | 23.02% | | | |
| Sep-20 | 23.02% 19.13% | | | |
| Sep-20 Oct-20 | 23.02% 19.13% 18.52% | | | |

RESERVES Principal Draw Liquidity Reserve Account Income Reserve

SUPPORTING RATINGS

Role

Fixed Rate Swap Provider Standby Swap Provider Liquidity Reserve Account Holder Bank Account Provider

SERVICER Servicer:

Servicer Ranking or Rating: Servicer Rating: Servicer Experience:

Back-Up Servicer:

<u>Available</u> Drawn 5,566,516.55 150,000.00

Current Rating S&P / Party Moodys BBB/Baa2 AMP Bank Limited NAB AA-/Aa3 MUFG Bank, Ltd A, A-1/ P-1 A-1+ / P-1 Westpac

Rating Trigger S&P

/Moodys BBB /A3(cr) BBB /A3(cr)

A- / P-1 A- / P-1

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 2017-1 Trust Progress 2018-1 Trust Progress 2019-1 Trust
Progress 2020-1 Trust
Progress 2020-1 Trust
Progress Warehouse Trust No .1
Perpetual Trustee (Cold)