PROGRESS 2020-1 TRUST

Monday, 22 January 2024

Transaction Name:	Progress 2020-1 Trust			
Trustee:	Perpetual Trustee Company Lir	nited		
Security Trustee:	P.T. Limited			
Originator:	AMP Bank Limited			
Servicer & Custodian:	AMP Bank Limited			
Issue Date:	Wednesday, 30th September 2	020		
Maturity Date:	Monday, 23th January 2051			
Payment Date:	21st day of each month			
Business Day for Payments:	Sydney & Melbourne			
Determination Date & Ex-Interest Date:	3 Business Days before each Pa	yment Date.		
	Base	Margin	Interest Calculation	Class A Refinancing Date
Class A Notes	1 M BBSW	100bps	Actual/365	21 Nov 2025
Class AB Notes	1 M BBSW	165bps	Actual/365	
Class B Notes	1 M BBSW	205bps	Actual/365	
Class C Notes	1 M BBSW	250bps	Actual/365	
Class D Notes	1 M BBSW	375bps	Actual/365	
Class E Notes	1 M BBSW	550bps	Actual/365	
Class F Notes	1 M BBSW	725bps	Actual/365	
	(Current Invested		

			Current Invested			Current	
	Currency	Initial Stated Amount	Amount	Current Stated Amount	Percentages at Issue	Percentages	Rating S&P/Moodys
Class A Notes	А\$	920,000,000.00	246,540,072.26	246,540,072.26	92.00%	82.61%	AAA(sf)/Aaa (sf)
Class AB Notes	A\$	41,100,000.00	26,658,426.96	26,658,426.96	4.11%	8.93%	AAA(sf)
Class B Notes	A\$	15,400,000.00	9,988,802.32	9,988,802.32	1.54%	3.35%	AA(sf)
Class C Notes	A\$	11,600,000.00	7,524,032.92	7,524,032.92	1.16%	2.52%	A(sf)
Class D Notes	A\$	5,700,000.00	3,697,154.10	3,697,154.10	0.57%	1.24%	BBB(sf)
Class E Notes	A\$	2,900,000.00	1,881,008.24	1,881,008.24	0.29%	0.63%	BB(sf)
Class F Notes	A\$	3,300,000.00	2,140,457.62	2,140,457.62	0.33%	0.72%	NR
TOTAL		1,000,000,000.00	298,429,954.42	298,429,954.42	100.00%	100.00%	

Current Payment Date:	M	onday, 22 January 2	024				
	Pre Payment Date Bond Factors	Coupon Rate	Coupon Rate Reset Date Ini	itial Issued Notes (No.)	Interest Payment (per security)	Principal Payment (per security)	Post Payment Date Bond Factors
Class A Notes	0.2728536210	5.3081%	22-Jan-24	920,000	1.269772540	4.8752812500	0.2679783390
Class AB Notes	0.6604238170	5.9581%	22-Jan-24	41,100	3.449750040	11.8002900240	0.6486235270
Class B Notes	0.6604238180	6.3581%	22-Jan-24	15,400	3.681350730	11.8002902600	0.6486235270
Class C Notes	0.6604238170	6.8081%	22-Jan-24	11,600	3.941901490	11.8002896550	0.6486235280
Class D Notes	0.6604238160	8.0581%	22-Jan-24	5,700	4.665653610	11.8002894740	0.6486235260
Class E Notes	0.6604238210	9.8081%	22-Jan-24	2,900	5.678906630	11.8002896550	0.6486235310
Class F Notes	0.6604238120	11.5581%	22-Jan-24	3,300	6.692159530	11.8002909090	0.6486235210
TOTAL				1,000,000	29.379494570	75.6770212270	4.1597194990

<u>COLLATERAL INFORMATION</u>	<u>At Issue</u>	<u>Dec - 23</u>
Total pool size:	\$999,972,314	\$295,880,250
Total Number Of Loans (UnConsolidated):	3,202	1231
Total number of loans (consolidating split loans):	2,280	893
Average loan Size:	\$438,584	\$331,333
Maximum loan size:	\$1,041,188	\$974,771
Total property value:	\$1,648,887,041	\$637,811,335
Number of Properties:	2,387.00	928
Average property value:	\$690,778	\$687,297
Average current LVR:	61.85%	47.35%
Average Term to Maturity (months):	307.60	257.06
Maximum Remaining Term to Maturity (months):	347.21	307.17
Neighted Average Seasoning (months):	32.33	73.59
Veighted Average Current LVR:	66.49%	58.48%
Veighted Average Term to Maturity (months):	321.73	281.83
6 of pool with loans > \$500,000:	55.66%	43.33%
6 of pool (amount) LoDoc Loans:	0.00%	0.00%
Naximum Current LVR:	89.93%	81.52%
6 Fixed Rate Loans(Value):	17.73%	10.50%
6 Interest Only Ioans (Value):	11.84%	7.71%
Veighted Average Mortgage Interest:	3.23%	6.37%
Veighted Average Fixed Rate:		3.02%
Veighted Average Variable Rate:		6.77%
nvestment Loans:	24.78%	26.89%
NOTE: Loan purpose determines investment lending classification from 01/03/2019		
Dutstanding Balance Distribution	<u>\$ % at Issue</u>	<u>Dec - 23</u>
\$0	0.00%	-0.03%
\$0 and ≤ \$100,000	0.68%	1.45%
\$100,000 and ≤ \$150,000	1.10%	2.58%
\$150,000 and ≤ \$200,000	1.67%	3.29%
\$200,000 and ≤ \$250,000	3.16%	5.87%
\$250,000 and ≤ \$300,000	5.11%	6.41%
\$300,000 and ≤ \$350,000	6.04%	7.74%
\$350,000 and ≤ \$400,000	7.61%	10.54%
\$400,000 and ≤ \$450,000	8.26%	10.17%
\$450,000 and ≤ \$500,000	10.71%	8.65%
\$500,000 and ≤ \$550,000	10.31%	9.90%
\$550,000 and ≤ \$600,000	8.44%	8.96%
\$600,000 and ≤ \$650,000	8.25%	3.81%
\$650,000 and ≤ \$700,000	5.53%	5.47%
\$700,000 and ≤ \$750,000	6.82%	4.90%
\$750,000 and ≤ \$800,000	4.33%	3.64%
\$800,000 and ≤ \$850,000	3.87%	3.61%
\$850,000 and ≤ \$900,000	3.58%	1.47%
\$900,000 and ≤ \$950,000	3.06%	1.24%
\$950,000 and ≤ \$1,000,000	1.06%	0.33%
$$1,000,000 \text{ and } \le $1,050,000$	0.41%	0.00%
> \$1,050,000 and ≤ \$1,100,000	0.00%	0.00%
$$1,100,000 \text{ and } \le $1,150,000$	0.00%	0.00%
otal	100.00%	100.00%

Outsanding Balance LVR Distribution $$$ % at Issue \leq 0% 0.00% > 0% and \leq 25% 0.82% > 25% and \leq 30% 0.81% > 30% and \leq 35% 1.14% > 35% and \leq 40% 1.55% > 40% and \leq 45% 1.58% > 45% and \leq 50% 3.41% > 50% and \leq 55% 4.88% > 55% and \leq 60% 7.79% > 60% and \leq 65% 9.60% > 60% and \leq 77% 13.11%	Dec - 23 -0.03% 4.58% 1.91% 2.49% 3.45%
> 0% and ≤ 25% 1.82% > 25% and ≤ 30% 0.81% > 30% and ≤ 35% 1.14% > 35% and ≤ 40% 1.95% > 40% and ≤ 55% 3.41% > 50% and ≤ 55% 4.88% > 55% and ≤ 60% 7.79% > 60% and ≤ 65% 9.60% > 65% and ≤ 70% 13.11%	4.58% 1.91% 2.49%
> 25% and \leq 30%0.81%> 30% and \leq 35%1.14%> 35% and \leq 40%1.95%> 40% and \leq 45%1.58%> 45% and \leq 50%3.41%> 50% and \leq 55%4.88%> 55% and \leq 60%7.79%> 60% and \leq 65%9.60%> 65% and \leq 70%13.11%	1.91% 2.49%
> 30% and ≤ 35% 1.14% > 35% and ≤ 40% 1.95% > 40% and ≤ 45% 1.58% > 45% and ≤ 50% 3.41% > 50% and ≤ 55% 4.88% > 55% and ≤ 60% 7.79% > 60% and ≤ 65% 9.60% > 65% and ≤ 70% 13.11%	2.49%
> 35% and ≤ 40% 1.95% > 40% and ≤ 45% 1.58% > 45% and ≤ 50% 3.41% > 50% and ≤ 55% 4.88% > 55% and ≤ 60% 7.79% > 60% and ≤ 65% 9.60% > 55% and ≤ 70% 13.1%	
> 40% and ≤ 45% 1.58% > 45% and ≤ 50% 3.41% > 50% and ≤ 55% 4.88% > 55% and ≤ 60% 7.79% > 60% and ≤ 65% 9.60% > 65% and ≤ 70% 13.11%	
 > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% 13.11% 	4.72%
> 50% and ≤ 55% 4.88% > 55% and ≤ 60% 7.79% > 60% and ≤ 65% 9.60% > 65% and ≤ 70% 13.11%	5.39%
> 55% and ≤ 60% 7.79% > 60% and ≤ 65% 9.60% > 65% and ≤ 70% 13.11%	10.25%
> 60% and ≤ 65% 9.60% > 65% and ≤ 70% 13.11%	10.80%
>65% and ≤ 70% 13.11%	14.27%
	18.78%
	17.84%
>75% and ≤ 80% 32.15%	5.25%
> 80% and ≤ 85% 0.00%	0.30%
> 85% and ≤ 90% 0.12%	0.00%
> 90% and ≤ 95% 0.00%	0.00%
>95% and ≤100% 0.00%	0.00%
>100% 0.00%	0.00%
Total 100.00%	100.00%
Mortgage Insurance \$% at Issue	Dec - 23
Genworth 19.20%	21.48%
QBE 31.62%	29.87%
Not insured 49.18%	48.65%
Total 100.00%	100.00%
Seasoning Analysis \$ % at Issue	Dec - 23
<u>> 2 castoring Analysis</u> <u>> 2 dissue</u> > 0 mths and ≤ 3 mths 0.00%	0.00%
>3 mths and ≤ 6 mths 0.00%	0.00%
> 6 mths and ≤ 9 mths 0.00%	0.00%
>9 mths and ≤ 12 mths 0.00%	0.00%
>12 mths and ≤ 15 mths 8.93%	0.00%
>15 mths and ≤18 mths 5.5.7%	0.00%
> 18 mts and ≤ 21 mts 10.67%	0.00%
> 21 mths and ≤ 24 mths 9 9.19%	0.00%
>24 mins and \leq 36 mins >24 mins and \leq 36 mins >24 mins and \leq 36 mins	0.00%
$> 36 \text{ mths and } \le 48 \text{ mths}$ 4.85%	0.00%
$> 48 \text{ mths} \text{ and } \le 60 \text{ mths}$ 2.66%	32.84%
> 60 mths and < 72 mths > 61 mths and < 72 mths	46.86%
> 27 mths and ≤ 84 mths 0.92%	7.13%
>84 mths and ≤ 96 mths 0.57%	2.99%
>96 mths and ≤ 108 mths 0.35%	1.08%
> 108 mths and ≤ 120 mths 0.31%	1.28%
>120 mths 4.50%	7.81%
Total 100.00%	100.00%
Geographic Distribution \$% at Issue	Dec - 23
NSW - Inner city 0.06%	0.00%
NSW - Metro 36.89%	37.93%
NSW - Non metro 8.00%	6.02%
Total NSW 44.95%	43.94%
ACT - Inner city 0.00%	0.00%
ACT - Metro 2.46%	3.07%
ACT - Non metro 0.00%	0.00%
ACT - Non metro 0.00% Total ACT 2.46%	3.07%
Total ACT 2.46%	3.07%
Total ACT 2.46% NT - Inner city 0.00%	3.07% 0.00%
Total ACT 2.46% NT - Inner city 0.00% NT - Metro 0.18%	3.07% 0.00% 0.34%
Total ACT 2.46% NT - Inner city 0.00% NT - Metro 0.18% NT - Non metro 0.09%	3.07% 0.00% 0.34% 0.09%
Total ACT 2.46% NT - Inner city 0.00% NT - Metro 0.18%	3.07% 0.00% 0.34%
Total ACT 2.46% NT - Inner city 0.00% NT - Metro 0.18% NT - Non metro 0.09% Total NT 0.27%	3.07% 0.00% 0.34% 0.09% 0.43%
Total ACT 2.46% NT - Inner city 0.00% NT - Metro 0.18% NT - Non metro 0.09% Total NT 0.27%	3.07% 0.00% 0.34% 0.09% 0.43%
Total ACT 2.46% NT - Inner city 0.00% NT - Metro 0.18% NT - Non metro 0.09% Total NT 0.27% SA - Inner city 0.00% SA - Metro 3.18%	3.07% 0.00% 0.34% 0.09% 0.43% 0.00% 3.88%
Total ACT 2.46% NT - Inner city 0.00% NT - Metro 0.18% NT - Non metro 0.09% Total NT 0.27% SA - Inner city 0.00% SA - Metro 3.18%	3.07% 0.00% 0.34% 0.09% 0.43%
Total ACT 2.46% NT - Inner city 0.00% NT - Metro 0.18% NT - Non metro 0.09% Total NT 0.27% SA - Inner city 0.00% SA - Metro 3.18% SA - Non metro 0.14%	3.07% 0.00% 0.34% 0.09% 0.43% 0.00% 3.88% 0.12%
Total ACT 2.46% NT - Inner city 0.00% NT - Metro 0.18% NT - Non metro 0.09% Total NT 0.27% SA - Inner city 0.00% SA - Metro 3.18% SA - Non metro 0.14%	3.07% 0.00% 0.34% 0.09% 0.43% 0.00% 3.88% 0.12%
Total ACT 2.46% NT - Inner city 0.00% NT - Metro 0.18% NT - Non metro 0.09% Total NT 0.27% SA - Inner city 0.00% SA - Metro 3.18% SA - Non metro 0.14%	3.07% 0.00% 0.34% 0.09% 0.43% 0.00% 3.88% 0.12%
Total ACT 2.46% NT - Inner city 0.00% NT - Metro 0.18% NT - Non metro 0.09% Total NT 0.27% SA - Inner city 0.00% SA - Nor metro 3.18% SA - Nor metro 3.18% SA - Nor metro 3.18% QLD - Inner city 0.06% QLD - Metro 8.61%	3.07% 0.00% 0.34% 0.09% 0.43% 0.00% 3.88% 0.12% 4.00% 0.16% 8.80%
Total ACT 2.46% NT - Inner city 0.00% NT - Metro 0.18% NT - Non metro 0.09% Total NT 0.27% SA - Inner city 0.00% SA - Netro 3.18% SA - Non metro 0.14% Total SA 3.18% QLD - Inner city 0.06% QLD - Metro 8.61% QLD - Non metro 4.67%	3.07% 0.00% 0.34% 0.09% 0.43% 0.00% 3.88% 0.12% 4.00% 0.16% 8.80% 4.80%
Total ACT 2.46% NT - Inner city 0.00% NT - Metro 0.18% NT - Non metro 0.09% Total NT 0.27% SA - Inner city 0.00% SA - Nor metro 3.18% SA - Nor metro 3.18% SA - Nor metro 3.18% QLD - Inner city 0.06% QLD - Metro 8.61%	3.07% 0.00% 0.34% 0.09% 0.43% 0.00% 3.88% 0.12% 4.00% 0.16% 8.80%
Total ACT 2.46% NT - Inner city 0.00% NT - Non metro 0.18% NT - Non metro 0.09% Total NT 0.27% SA - Inner city 0.00% SA - Metro 3.18% SA - Non metro 3.18% Total SA - Non metro 3.18% SA - Non metro 3.18% SA - Non metro 3.32% QLD - Inner city 0.06% QLD - Non metro 8.61% QLD - Non metro 4.67% Total QLD 13.34%	3.07% 0.00% 0.34% 0.09% 0.43% 0.00% 3.88% 0.12% 4.00% 0.16% 8.80% 4.80% 13.77%
Total ACT 2.46% NT - Inner city 0.00% NT - Metro 0.18% NT - Non metro 0.09% Total NT 0.27% SA - Inner city 0.00% SA - Inner city 0.00% SA - Non metro 3.18% Total SA 3.28% QLD - Inner city 0.06% QLD - Non metro 8.61% QLD - Non metro 4.67% Total QLD 13.34%	3.07% 0.00% 0.34% 0.09% 0.43% 0.00% 3.88% 0.12% 4.00% 0.16% 8.80% 4.80% 13.77% 0.00%
Total ACT2.46%NT - Inner city0.00%NT - Non metro0.18%NT - Non metro0.09%Total NT0.27%SA - Inner city0.00%SA - Metro3.18%SA - Non metro0.14%Total SA3.32%ULD - Inner city0.06%QLD - Inner city0.66%QLD - Nmetro8.61%Total QLD13.34%TAS - Inner city0.01%TAS - Inner city0.01%	3.07% 0.00% 0.34% 0.09% 0.43% 0.00% 3.88% 0.12% 4.00% 0.16% 8.80% 4.80% 13.77% 0.00% 0.51%
Total ACT 2.46% NT - Inner city 0.00% NT - Non metro 0.18% NT - Non metro 0.09% Total NT 0.27% SA - Inner city 0.00% SA - Metro 3.18% SA - Netro 3.18% SA - Non metro 0.14% Total SA 3.32% QLD - Inner city 0.06% QLD - Non metro 4.67% Total QLD 13.34% TAS - Inner city 0.01% TAS - Inner city 0.01% TAS - Non metro 0.15%	3.07% 0.00% 0.34% 0.09% 0.43% 0.43% 0.43% 0.00% 3.88% 0.02% 4.00% 13.77% 0.05% 0.55%
Total ACT 2.46% NT - Inner city 0.00% NT - Non metro 0.18% NT - Non metro 0.09% Total NT 0.27% SA - Inner city 0.00% SA - Metro 3.18% SA - Non metro 0.14% Total SA 3.32% ULD - Inner city 0.06% QLD - Non metro 8.61% Total QLD 13.34% TAS - Inner city 0.01% TAS - Inner city 0.01% TAS - Inner city 0.01%	3.07% 0.00% 0.34% 0.09% 0.43% 0.00% 3.88% 0.12% 4.00% 0.16% 8.80% 4.80% 13.77% 0.00% 0.51%
Total ACT 2.46% NT - Inner city 0.00% NT - Non metro 0.18% NT - Non metro 0.27% SA - Inner city 0.00% SA - Inner city 0.00% SA - Netro 3.18% SA - Non metro 0.14% Total SA 3.32% UD - Inner city 0.06% QLD - Non metro 4.67% Total QLD 113.34% TAS - Inner city 0.01% TAS - Non metro 0.72% TAS - Non metro 0.55% TAS - Non metro 0.15% TAS - Non metro 0.15% TAS - Non metro 0.15%	3.07% 0.00% 0.34% 0.09% 0.43% 0.00% 3.88% 0.12% 4.00% 0.16% 8.80% 13.77% 0.00% 0.51% 0.66%
Total ACT 2.46% NT - Inner city 0.00% NT - Non metro 0.18% NT - Non metro 0.09% Total NT 0.27% SA - Inner city 0.00% SA - Inner city 0.00% SA - Inner city 0.14% Total SA 3.18% VIC - Inner city 0.06% QLD - Inner city 0.06% QLD - Non metro 8.61% QLD - Non metro 13.34% TAS - Inner city 0.01% TAS - Inner city 0.01% TAS - Non metro 0.15% TAS - Non metro 0.19%	3.07% 0.00% 0.34% 0.09% 0.43% 0.00% 3.88% 0.02% 4.00% 0.16% 8.80% 4.80% 13.77% 0.51% 0.66% 0.00%
Total ACT 2.46% NT - Inner city 0.00% NT - Non metro 0.18% NT - Non metro 0.09% Total NT 0.27% SA - Inner city 0.00% SA - Metro 3.18% SA - Non metro 0.14% Total ACT 0.14% Total SA 0.06% QLD - Inner city 0.06% QLD - Non metro 8.61% QLD - Non metro 13.34% Total QLD 13.34% TAS - Netro 0.15% Total TAS 0.88% VIC - Inner city 0.19% VIC - Inner city 0.19%	3.07% 0.00% 0.34% 0.09% 0.43% 0.00% 3.88% 0.12% 4.00% 0.16% 8.80% 4.80% 13.77% 0.01% 0.51% 0.66% 0.00% 22.56%
Total ACT 2.46% NT - Inner city NT - Metro 0.00% NT - Non metro 0.09% Total NT 0.27% SA - Inner city 0.00% SA - Metro 3.18% SA - Non metro 0.14% Total ACT 0.00% SA - Non metro 0.14% OLD - Inner city 0.06% QLD - Inner city 0.06% QLD - Non metro 4.67% Total QLD 13.34% TAS - Inner city 0.01% TAS - Inner city 0.01% TAS - Non metro 0.15% Total ACD 0.15% VIC - Inner city 0.19% VIC - Inner city 0.19% VIC - Nor metro 1.85%	3.07% 0.00% 0.34% 0.09% 0.43% 0.00% 3.88% 0.12% 4.00% 0.16% 8.80% 4.80% 13.77% 0.00% 0.51% 0.65% 0.65% 0.00% 22.56% 1.18%
Total ACT 2.46% NT - Inner city 0.00% NT - Non metro 0.18% NT - Non metro 0.09% Total NT 0.27% SA - Inner city 0.00% SA - Metro 3.18% SA - Non metro 0.14% Total ACT 0.14% Total SA 0.06% QLD - Inner city 0.06% QLD - Non metro 8.61% QLD - Non metro 13.34% Total QLD 13.34% TAS - Netro 0.15% Total TAS 0.88% VIC - Inner city 0.19% VIC - Inner city 0.19%	3.07% 0.00% 0.34% 0.09% 0.43% 0.00% 3.88% 0.12% 4.00% 0.16% 8.80% 4.80% 13.77% 0.01% 0.51% 0.66% 0.00% 22.56%
Total ACT 2.46% NT - Inner city 0.00% NT - Non metro 0.18% Total NT 0.09% Total NT 0.27% SA - Inner city 0.00% SA - Metro 3.18% SA - Metro 0.14% Total SA 0.14% Total ACT 0.14% Total SA 0.14% Total ACT 0.14% Total ACT 0.14% Total SA 0.01% VLD - Nor metro 0.01% TAS - Inner city 0.01% TAS - Inner city 0.11% TAS - Netro 0.12% TAS - Netro 0.15% Total TAS 0.19% VIC - Inner city 0.19% VIC - Non metro 1.85% Total VIC 2.32%	3.07% 0.00% 0.34% 0.09% 0.43% 0.00% 3.88% 0.12% 4.00% 10.16% 8.80% 4.80% 13.77% 0.016% 0.51% 0.66% 0.51% 0.66% 22.56% 1.18% 23.74%
Total ACT 2.46% NT - Inner city 0.00% NT - Non metro 0.18% NT - Non metro 0.09% Total NT 0.27% SA - Inner city 0.00% SA - Non metro 3.18% Total SA 3.22% ULD - Inner city 0.06% QLD - Non metro 8.61% QLD - Netro 8.61% QLD - Netro 0.01% Total TAS 0.33% Total ACT 0.15% Total TAS 0.88% VIC - Inner city 0.19% TAS - Inner city 0.19% TAS - Non metro 0.15% Total TAS 0.88% VIC - Inner city 0.19% VIC - Non metro 1.85% Total TAS 0.85% VIC - Non metro 1.85% Total VIC 25.36%	3.07% 0.00% 0.34% 0.09% 0.43% 0.00% 3.88% 0.12% 4.00% 0.16% 8.80% 4.80% 13.77% 0.06% 0.00% 0.51% 0.66% 0.00% 22.56% 1.18% 23.74%
Total ACT 2.46% NT - Inner city 0.00% NT - Non metro 0.18% Total NT 0.27% SA - Inner city 0.00% SA - Non metro 0.18% Total NT 0.27% SA - Inner city 0.00% SA - Non metro 0.14% Total SA 0.14% VIC - Inner city 0.06% QLD - Non metro 4.67% Total QLD 13.34% TAS - Inner city 0.01% TAS - Non metro 0.72% TAS - Non metro 0.15% Total AL 0.27% VIC - Inner city 0.11% VIC - Inner city 0.15% Total TAS 0.88% VIC - Inner city 0.19% VIC - Non metro 1.85% Total VIC 2.32% VIC - Non metro 1.85% Total VIC 2.32%	3.07% 0.00% 0.34% 0.09% 0.43% 0.00% 3.88% 4.00% 0.16% 8.80% 4.80% 4.80% 13.77% 0.06% 0.51% 0.66% 0.00% 22.56% 1.18% 23.74% 0.04% 10.13%
Total ACT 2.46% NT - Inner city 0.00% NT - Non metro 0.09% Total NT 0.27% SA - Inner city 0.00% SA - Non metro 3.18% SA - Non metro 0.14% VIC - Inner city 0.06% QLD - Inner city 0.06% QLD - Netro 8.61% QLD - Netro 0.01% TAS - Inner city 0.01% TAS - Inner city 0.01% TAS - Inner city 0.15% TAS - Non metro 0.15% Total TAS 0.88% VIC - Inner city 0.19% VIC - Inner city 0.13% TAS - Non metro 0.15% Total TAS 0.88% VIC - Inner city 0.19% VIC - Netro 1.85% Total VIC 23.32% VIC - Non metro 1.85% Total VIC 23.32% VIC - Non metro 1.85% Total VIC 23.26%	3.07% 0.00% 0.34% 0.09% 0.43% 0.00% 3.88% 0.02% 4.00% 10.15% 0.66% 0.51% 0.66% 0.00% 22.56% 1.18% 23.74% 0.04% 10.13% 0.20%
Total ACT 2.46% NT - Inner city 0.00% NT - Non metro 0.18% Total NT 0.27% SA - Inner city 0.00% SA - Non metro 0.18% Total NT 0.27% SA - Inner city 0.00% SA - Non metro 0.14% Total SA 0.14% VIC - Inner city 0.06% QLD - Non metro 4.67% Total QLD 13.34% TAS - Inner city 0.01% TAS - Non metro 0.72% TAS - Non metro 0.15% Total AL 0.27% VIC - Inner city 0.11% VIC - Inner city 0.15% Total TAS 0.88% VIC - Inner city 0.19% VIC - Non metro 1.85% Total VIC 2.32% VIC - Non metro 1.85% Total VIC 2.32%	3.07% 0.00% 0.34% 0.09% 0.43% 0.00% 3.88% 4.00% 0.16% 8.80% 4.80% 4.80% 13.77% 0.06% 0.51% 0.66% 0.00% 22.56% 1.18% 23.74% 0.04% 10.13%
Total ACT 2.46% NT - Inner city NT - Non metro Total NT 0.00% 0.13% NT - Non metro 0.27% SA - Inner city SA - Non metro Total AC 0.00% 3.18% 3.32% QLD - Inner city QLD - Inner city QLD - Netro Total AC 0.06% 8.61% 4.67% 1.334% VC - Inner city TAS - Inner city TAS - Non metro Total QLD 0.01% 8.61% 4.67% 1.334% VC - Inner city VC - Non metro Total TAS 0.19% 2.32% 2.32% 2.33% 2	3.07% 0.00% 0.34% 0.09% 0.43% 0.12% 4.00% 0.15% 4.00% 13.77% 0.16% 4.80% 13.77% 0.00% 2.56% 0.00% 22.56% 1.18% 23.74% 0.04% 10.13% 0.20% 10.38%
Total ACT 2.46% NT - Inner city NT - Non metro Total NT 0.00% 0.09% 0.07% SA - Inner city SA - Metro SA - Metro SA - Metro Total SA 0.00% 3.18% 3.18% 3.32% UD - Inner city QLD - Inner city QLD - Metro QLD - Non metro Total QLD 0.06% 4.67% 4.67% 1.334% TAS - Inner city TAS - Inner city TAS - Non metro Total IAS 0.01% 0.15% 0.15% 7.01 TAS VIC - Inner city VIC - Inner city TAS - Non metro TAS - Non metro TAS - Non metro Total TAS 0.31% 0.23% 0.15% 0.15% 7.01 TAS VIC - Inner city VIC - Metro VIC - Non metro Total INC 0.19% 2.3.2% 0.22% 0.44% VIC - Inner city VIC - Metro VIC - Non metro Total INC 0.23% 0.23% 0.16% 0.22% VIC - Inner city VIC - Metro VIC - Non metro Total INC 0.44% 0.42% VIC - Inner city VIC - Metro VIC - Metro 0.16% 0.22% 0.04% 0.42%	3.07% 0.00% 0.34% 0.09% 0.43% 0.00% 3.88% 0.12% 4.00% 0.16% 8.80% 4.00% 13.77% 0.66% 0.00% 22.56% 1.18% 23.76% 0.00% 22.56% 1.18% 23.76% 0.04% 0.13% 0.20% 10.38% 0.21%
Total ACT 2.46% NT - Inner city NT - Norm metro Trotal NT 0.00% 0.18% SA - Inner city SA - Inner city SA - Norm metro Total SA 0.00% 3.18% SA - Inner city Total SA 0.00% 3.18% SA - Inner city Total SA 0.00% 3.18% SA - Inner city Total SA 0.00% 3.18% VIC - Iner city QLD - Metro QLD - Metro QLD - Metro QLD - Non metro Total QLD 0.00% 3.18% TAS - Inner city VIC - Iner city VIC - Iner city VIC - Non metro Total TAS 0.01% 0.15% VIC - Inner city VIC - Non metro Total TAS 0.15% 0.23% VIC - Inner city VIC - Non metro Total INERO 0.15% 0.23% VIC - Inner city VIC - Non metro Total WA VIC - Non metro 0.16% 0.16% Total Inner City Total WA 0.01% 0.16% Total Inner City Total Inner City Total Inner City 0.36% 0.36%	3.07% 0.00% 0.34% 0.09% 0.43% 0.00% 3.88% 0.12% 4.00% 4.00% 1.16% 8.80% 4.80% 13.77% 0.01% 0.51% 0.66% 0.00% 22.56% 1.18% 23.74% 0.00% 22.56% 1.18% 23.74% 0.04% 1.18% 23.74% 0.00% 2.25% 1.18% 23.74% 0.00% 2.25% 1.18% 2.37% 0.00% 2.25% 2.37% 0.00% 2.25% 2.37% 0.00% 2.37% 0.00% 2.25% 2.37% 0.00% 2.37% 0.00% 0.12% 0.00%
Total ACT 2.46% NT - Inner city 0.00% NT - More metro 0.18% Total NT 0.00% SA - Inner city 0.00% SA - Inner city 0.00% SA - Metro 3.18% SA - More metro 0.14% Total ACT 0.00% SA - More metro 3.18% Total ACT 0.14% Total ACT 0.14% Total ACT 0.00% SA - More metro 0.14% Total ACT 0.01% TAS - Inner city 0.01% TAS - Inner city 0.01% TAS - More metro 0.15% Total QLD 0.15% Total TAS 0.88% VIC - Inner city 0.19% VIC - Metro 0.15% Total TAS 0.88% VIC - Inner city 0.19% VIC - Non metro 1.85% Total Wa 0.16% VIC - Non metro 0.16% Total WA 9.42% To	3.07% 0.00% 0.34% 0.09% 0.43% 0.12% 4.00% 0.16% 8.80% 13.77% 0.00% 2.56% 0.00% 22.56% 0.00% 22.56% 0.03% 0.13% 0.04% 10.13% 0.20% 10.38% 0.22%
Total ACT 2.46% NT - Inner city NT - Nor metro Total NT 0.00% 0.18% SA - Inner city SA - Inner city SA - Metro SA - Metro SA - Mor metro Total SA 0.00% 3.18% SA - Inner city Total SA 0.00% 3.18% CU - Inner city QLD - Metro QLD - Metro QLD - Metro QLD - Metro QLD - Metro QLD - Non metro Total QLD 0.00% 3.32% TAS - Inner city TAS - Metro SA - Non metro Total QLD 0.00% 3.33% VIC - Inner city VIC - Non metro Total TAS 0.01% 3.33% VIC - Inner city VIC - Non metro Total TAS 0.15% 0.15% VIC - Inner city VIC - Non metro Total TAS 0.15% 0.232% VIC - Inner city VIC - Non metro Total WA 0.04% 0.232% VIC - Non metro Total WA 0.04% 0.16% 0.16% VIC - Non metro Total Inner City Total Inner City Total Inner City 0.36% 0.36%	3.07% 0.00% 0.34% 0.09% 0.43% 0.00% 3.88% 0.12% 4.00% 4.00% 1.16% 8.80% 4.80% 13.77% 0.01% 0.51% 0.66% 0.00% 22.56% 1.18% 23.74% 0.00% 22.56% 1.18% 23.74% 0.04% 1.18% 23.74% 0.00% 2.25% 1.18% 23.74% 0.00% 2.25% 1.18% 2.37% 0.00% 2.25% 2.37% 0.00% 2.25% 2.37% 0.00% 2.37% 0.00% 2.25% 2.37% 0.00% 2.37% 0.00% 0.12% 0.00%

ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	Total
Jan-23	0.16%	0.03%	0.14%	0.34%
Feb-23	0.10%	0.20%	0.15%	0.44%
Mar-23	0.48%	0.00%	0.32%	0.81%
Apr-23	0.38%	0.13%	0.34%	0.85%
May-23	0.03%	0.12%	0.51%	0.66%
Jun-23	0.56%	0.00%	0.48%	1.04%
Jul-23	0.14%	0.31%	0.49%	0.94%
Aug-23	0.22%	0.21%	0.60%	1.03%
Sep-23	0.59%	0.22%	0.50%	1.31%
Oct-23	0.60%	0.00%	0.47%	1.07%
Nov-23	0.00%	0.07%	0.30%	0.37%
Dec-23	0.16%	0.07%	0.30%	0.53%

MORTGAGE SAFETY NET (Includes COV-19)	No of Accounts	Amount (\$)
Jan-23	-	-
Feb-23	1	554,130
Mar-23	5	1,782,163
Apr-23	5	1,785,490
May-23	5	1,460,532
Jun-23	4	1,348,731
Jul-23	9	1,711,757
Aug-23	9	1,715,300
Sep-23	3	921,721
Oct-23	1	230,802
Nov-23	-	-
Dec-23	2	209,909

RTGAGE IN POSSESSION	No of Accounts	Amount (\$)	
23	-	-	
-23	-	-	
-23	-	-	
-23	-	-	
-23		-	
23		-	
23	-	-	
23	-	-	
23		-	
3		-	
3	-	-	
23	-	-	
NCIPAL LOSS	Gross Loss	LMI claim (A\$)	LMI payment (

2020	-	-	-	-
2021	-	-	-	-
2022	-	-	-	-
2023	-	-	-	-
Total	-	-	-	-

EXCESS SPREAD	Excess Spread (A\$)	Excess Spread % p.a	Opening Bond Balance
Jan-23	346,358.61	1.01%	\$ 411,879,155
Feb-23	354,905.28	1.06%	\$ 401,425,784
Mar-23	33,814.41	0.10%	\$ 391,048,155
Apr-23	75,046.22	0.24%	\$ 381,087,140
May-23	339,064.15	1.10%	\$ 370,157,810
Jun-23	239,303.08	0.80%	\$ 360,280,391
Jul-23	151,698.08	0.53%	\$ 346,687,511
Aug-23	216,628.63	0.77%	\$ 338,469,290
Sep-23	31,592.05	0.12%	\$ 328,580,097
Oct-23	287,265.17	1.09%	\$ 316,019,694
Nov-23	196,947.52	0.76%	\$ 309,260,369
Dec-23		0.00%	\$ 303,859,236
Total	2,272,623.20		
ANNUALISED CPR	CPR % p.a		
Jan-23	23.76%		
Feb-23	24.20%		
Mar-23	23.89%		
Apr-23	26.91%		

Mar-23	23.89%
Apr-23	26.91%
May-23	25.05%
Jun-23	34.69%
Jul-23	22.38%
Aug-23	27.45%
Sep-23	35.11%
Oct-23	20.08%
Nov-23	16.14%
Dec-23	16.68%

RESERVES	Available	Drawn	
Principal Draw	2 526 542 74	13,161.91	
Liquidity Reserve Account	2,536,542.74	-	
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/Baa2	BBB /A3(cr)
Standby Swap Provider	NAB	AA-/Aa3	BBB /A3(cr)
Liquidity Reserve Account Holder	MUFG Bank, Ltd	A, A-1/ P-1	A- / P-1
Bank Account Provider	Westpac	A-1+ / P-1	A- / P-1
SERVICER			
Servicer:	AMP Bank Limited		
Servicer Ranking or Rating:	BBB/Baa2		
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 2018-1 Trust		
	Progress 2019-1 Trust		
	Progress 2020-1 Trust		
	Progress 2021-1 Trust		
	Progress 2022-1 Trust		
	Progress 2022-2 Trust		
	Progress 2023-1 Trust		
	Progress 2023-2 Trust		
	Progress Warehouse Trust N	lo .1	
	Perpetual Trustee (Cold)	-	