## **PROGRESS 2014-1 TRUST**

Tuesday, 22 December 2020

Transaction Name:	Progress 2014-1 Trust		
Trustee:	Perpetual Trustee Compan	y Limited	
Security Trustee:	P.T. Limited		
Originator:	AMP Bank Limited		
Servicer & Custodian:	AMP Bank Limited		
Issue Date:	Thursday, 20th March 2014	4	
Maturity Date:	Saturday, 22th July 2045		
Payment Date:	The 22nd day of each mon	th	
Business Day for Payments:	Sydney & Melbourne		
Determination Date & Ex-Interest Date:	Three Business Days before	e each Payment Date.	
	Base	Margin	Interest Calculation
Class A Notes	1 M BBSW	95bps	Actual/365
Class A Notes	1 M BBSW	165bps	Actual/365
Class B1 Notes	1 M BBSW	245bps	Actual/365
	1 IVI BBSVV	243nhs	Actual/305

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			
			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	152,141,510.33	152,141,510.33	92.00%	84.88%	AAA / Aaa
Class AB Notes	A\$	60,000,000.00	20,333,966.06	20,333,966.06	6.00%	11.34%	AAA /n.r
Class B1 Notes	A\$	15,000,000.00	5,083,491.53	5,083,491.53	1.50%	2.84%	AA-/n.r.
Class B2 Notes	A\$	5,000,000.00	1,694,497.15	1,694,497.15	0.50%	0.95%	A+/n.r.
TOTAL		1,000,000,000.00	179,253,465.07	179,253,465.07	100.00%	100.00%	

Current Payment Date:	Pre Payment	uesday, 22 December	2020				
	Date Bond Factors	Coupon Rate	Coupon Rate Reset Date	Initial Issued Notes (No.)	Interest Payment (per security)	Principal Payment (per security)	Post Payment Date Bond Factors
Class A Notes	0.1681	0.9700%	22-Dec-20	920,000	0.13	2.73	0.1654
Class AB Notes	0.3445	1.6700%	22-Dec-20	60,000	0.46	5.59	0.3389
Class B1 Notes	0.3445	2.4700%	22-Dec-20	15,000	0.68	5.59	0.3389
Class B2 Notes	0.3445	3.0200%	22-Dec-20	5,000	0.83	5.59	0.3389

19.50

TOTAL		1,000,000 2.09
COLLATERAL INFORMATION	At Issue	<u>Nov - 20</u>
Total pool size:	\$990,335,358.00	\$177,729,810.58
Fotal Number Of Loans (UnConsolidated):	5348	1393
otal number of loans (consolidating split loans):	3382	916
verage loan Size:	\$292,825.00	\$194,028.18
faximum loan size:	\$1,000,000.00	\$891,950.20
otal property value:	\$1,796,650,473.00	\$490,962,988.35
umber of Properties:	3646	988
verage property value:	\$492,773.00	\$496,926.10
verage current LVR:	57.70%	38.26%
verage Term to Maturity (months):	306.17	222.69
aximum Remaining Term to Maturity (months):	357.21	276.10
eighted Average Seasoning (months):	36.16	117.00
/eighted Average Current LVR:	65.53%	56.11%
eighted Average Term to Maturity (months):	316.09	237.53
of pool with loans > \$500,000:	27.66%	24.00%
of pool (amount) LoDoc Loans:	0.00%	0.00%
laximum Current LVR:	92.37%	120.75%
Fixed Rate Loans(Value):	27.42%	6.57%
Interst Only loans (Value):	47.37%	12.50%
eighted Average Mortgage Interest:	5.38%	3.51%
vestment Loans:	29.48%	33.64%
OTE: Loan purpose determines investment lending classification from 01/03/2019		
Jutstanding Balance Distribution	\$ % at Issue	<u>Nov - 20</u>
\$0	0.00%	-0.33%
\$0 and ≤ \$100,000	2.51%	5.51%
\$100,000 and ≤ \$150,000	3.94%	7.99%
\$150,000 and ≤ \$200,000	7.86%	9.73%
\$200,000 and ≤ \$250,000	10.92%	13.169
\$250,000 and ≤ \$300,000	11.64%	10.42%
\$300,000 and ≤ \$350,000	11.91%	11.53%
\$350,000 and ≤ \$400,000	9.24%	7.54%
\$400,000 and ≤ \$450,000	8.23%	6.44%
\$450,000 and ≤ \$500,000	6.10%	4.01%
\$500,000 and ≤ \$550,000	5.08%	5.59%
\$550,000 and ≤ \$600,000	4.76%	5.829
\$600,000 and ≤ \$650,000	3.41%	2.129
\$650,000 and ≤ \$700,000	2.73%	3.80%
\$700,000 and ≤ \$750,000	2.04%	1.629
\$750,000 and ≤ \$800,000	2.98%	1.749
\$800,000 and ≤ \$850,000	2.18%	2.819
\$850,000 and ≤ \$900,000	1.94%	0.50%
\$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%
otal	100.00%	100.00%

Outstanding Balance LVR Distribution	<u>\$ % at Issue</u>	<u>Nov - 20</u>
≤ 0%	0.00%	-0.33%
> 0% and ≤ 25%	4.32%	7.84%
> 25% and ≤ 30%	1.44%	3.41%
> 30% and ≤ 35%	2.73%	4.94%
> 35% and ≤ 40%	3.05%	6.68%
> 40% and ≤ 45%	2.90%	6.29%
> 45% and ≤ 50%	4.63%	8.29%
> 50% and ≤ 55%	4.93%	8.08%
> 55% and ≤ 60%	5.97%	7.73%
> 60% and ≤ 65%	8.41%	11.57%
> 65% and ≤ 70%	8.80%	9.38%
> 70% and ≤ 75%	15.02%	7.65%
> 75% and ≤ 80%	26.41%	8.11%
> 80% and ≤ 85%	2.30%	4.59%
> 85% and ≤ 90%	6.70%	4.27%
> 90% and ≤ 95%	2.39%	0.36%
> 95% and ≤ 100%	0.00%	0.62%
> 100%	0.00%	0.52%
Total	100.00%	100.00%
Mortgage Insurance	<u>\$ % at Issue</u>	<u>Nov - 20</u>
Genworth	19.92%	21.14%
QBE	80.08%	78.86%
Uninsured	0.00%	0.00%
Total	100.00%	100.00%
Seasoning Analysis	<u>\$ % at Issue</u>	<u>Nov - 20</u>
> 3 mths and $\leq$ 6 mths	2.89%	0.00%
> 6 mths and $\leq$ 9 mths	1.01%	0.00%
> 9 mths and $\leq$ 12 mths	1.09%	0.00%
> 12 mths and ≤ 15 mths	0.78%	0.00%
> 15 mths and ≤ 18 mths	9.24%	0.00%
> 18 mths and ≤ 21 mths	17.19%	0.00%
> 21 mths and ≤ 24 mths	18.32%	0.00%
> 24 mths and ≤ 36 mths	20.85%	0.00%
> 36 mths and ≤ 48 mths	9.49%	0.00%
> 48 mths and $\leq$ 60 mths	4.85%	0.00%
> 60 mths and $\leq$ 72 mths	3.58%	0.00%
> 72 mths and $\leq$ 84 mths	2.27%	0.00%
> 84 mths and $\leq$ 96 mths	1.23%	6.58%
	1.2578	0.3676
> 96 mths and $<$ 108 mths	0.83%	52 54%
> 96 mths and $\leq$ 108 mths	0.83%	52.54%
> 108 mths and $\leq$ 120 mths	3.92%	15.16%
> 108 mths and ≤ 120 mths > 120 mths	3.92% 2.46%	15.16% 25.72%
> 108 mths and $\leq$ 120 mths	3.92%	15.16%
> 108 mths and ≤ 120 mths > 120 mths	3.92% 2.46%	15.16% 25.72%
> 108 mths and ≤ 120 mths > 120 mths Total	3.92% 2.46% 100.00%	15.16% 25.72% 100.00%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution	3.92% 2.46% 100.00% <b>\$ % at Issue</b>	15.16% 25.72% 100.00% <u>Nov - 20</u>
> 108 mths and ≤ 120 mths > 120 mths Total	3.92% 2.46% 100.00%	15.16% 25.72% 100.00%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro	3.92% 2.46% 100.00% <u>\$ % at Issue</u> 2.42%	15.16% 25.72% 100.00% <u>Nov - 20</u> 2.92%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT	3.92% 2.46% 100.00% <b>\$ % at Issue</b> 2.42% 2.42%	15.16% 25.72% 100.00% <u>Nov - 20</u> 2.92% 2.92%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city	3.92% 2.46% 100.00% \$ <u>% at Issue</u> 2.42% 2.42% 0.06%	15.16% 25.72% 100.00% <u>Nov - 20</u> 2.92% 2.92% 0.06%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro	3.92% 2.46% 100.00% \$ <u>\$% at Issue</u> 2.42% 2.42% 0.06% 29.19%	15.16% 25.72% 100.00% Nov - 20 2.92% 2.92% 0.06% 27.80%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro	3.92% 2.46% 100.00% <u>\$ % at issue</u> 2.42% 2.42% 0.06% 29.19% 9.72%	15.16% 25.72% 100.00% 2.92% 2.92% 2.92% 0.06% 27.80% 7.78%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro	3.92% 2.46% 100.00% \$ <u>\$% at Issue</u> 2.42% 2.42% 0.06% 29.19%	15.16% 25.72% 100.00% Nov - 20 2.92% 2.92% 0.06% 27.80%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW	3.92% 2.46% 100.00% <b>5 % at Issue</b> 2.42% 2.42% 0.06% 29.19% 9.72% 38.97%	15.16% 25.72% 100.00% 2.92% 2.92% 2.92% 0.06% 27.80% 7.78% 35.63%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro	3.92% 2.46% 100.00% <b><u>\$ % at Issue</u></b> 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37%	15.16% 25.72% 100.00% Nov - 20 2.92% 2.92% 0.06% 27.80% 7.78% 35.63% 0.57%
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> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Netro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city	3.92% 2.46% 100.00% \$% at issue 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.37% 0.01% 0.38% 0.01% 0.38% 0.08% 8.43%	15.16% 25.72% 100.00% Nov - 20 2.92% 2.92% 0.06% 27.80% 7.7.8% 35.63% 0.57% 0.00% 0.57% 0.00% 0.57%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD	3.92% 2.46% 100.00% \$ % at issue 2.42% 2.42% 2.42% 2.42% 2.9.19% 9.72% 38.97% 0.06% 0.01% 0.37% 0.01% 0.38% 0.08% 8.43% 7.83% 16.34%	15.16% 25.72% 100.00% 2.92% 2.92% 2.92% 2.92% 2.92% 7.78% 35.63% 0.57% 0.00% 0.57% 0.00% 10.64% 8.19% 18.84%
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> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Non metro Total NSW NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Metro QLD - Metro Total QLD SA - Inner city SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Metro	3.92% 2.46% 100.00% \$% at issue 2.42% 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% 0.01% 0.38% 0.08% 8.43% 7.83% 16.34% 0.03% 5.77% 0.46% 6.26% 0.01% 0.45%	15.16% 25.72% 100.00% Nov - 20 2.92% 2.92% 0.06% 27.80% 7.78% 35.63% 0.57% 0.00% 10.64% 8.19% 18.84% 0.00% 5.97% 0.90% 5.97% 0.90% 0.57%
> 108 mths and ≤ 120 mths > 120 mths Total 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 - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Metro SA - Non metro Total SA	3.92% 2.46% 100.00% 5 % at issue 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% 0.38% 0.08% 8.43% 7.83% 16.34% 0.08% 8.43% 7.83% 16.34% 0.03% 5.77% 0.46% 6.26% 0.01% 0.45% 0.19% 0.65%	15.16% 25.72% 100.00% Nov - 20 2.92% 2.92% 0.06% 7.78% 35.63% 0.57% 0.00% 10.64% 8.19% 18.84% 0.00% 5.07% 0.90% 5.97% 0.90%
> 108 mths and ≤ 120 mths > 101 mths Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total ACT NSW - Non metro Total NSW NT - Metro NT - Notro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Metro QLD - Metro SA - Inner city SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Metro TAS - Metro TAS - Non metro Total SA VIC - Inner city VIC - Inner city	3.92% 2.46% 100.00% \$% at issue 2.42% 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% 0.01% 0.38% 0.08% 8.43% 7.83% 16.34% 0.03% 5.77% 0.46% 6.26% 0.01% 0.45%	15.16% 25.72% 100.00% Nov - 20 2.92% 2.92% 0.06% 27.80% 7.78% 35.63% 0.57% 0.00% 10.64% 8.19% 18.84% 0.00% 5.97% 0.90% 5.97% 0.90% 0.57%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Inner city VIC - Metro	3.92% 2.46% 100.00% \$ % at issue 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% 0.38% 0.08% 8.43% 7.83% 16.34% 0.03% 5.77% 0.46% 6.26% 0.01% 0.45% 0.19% 0.65%	15.16% 25.72% 100.00% Nov - 20 2.92% 2.92% 0.06% 27.80% 7.78% 35.63% 0.57% 0.00% 0.57% 0.00% 10.64% 8.19% 18.84% 0.00% 5.07% 0.90% 5.97% 0.90% 5.97% 0.25% 0.25% 0.82%
> 108 mths and $\leq$ 120 mths > 120 mths Total 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 - Inner city SA - Non metro Total SA TAS - Inner city TAS - Inner city TAS - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Son metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro	3.92% 2.46% 100.00% \$ % at issue 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% 0.38% 0.08% 8.43% 7.83% 16.34% 0.08% 8.43% 7.83% 16.34% 0.03% 5.77% 0.46% 6.26% 0.01% 0.45% 0.19% 0.65%	15.16% 25.72% 100.00% Nov-20 2.92% 2.92% 0.06% 7.78% 35.63% 0.57% 0.00% 10.64% 8.19% 8.819% 18.84% 0.00% 5.07% 0.90% 5.97% 0.00% 0.57% 0.90% 5.97% 0.22% 0.82%
> 108 mths and $\leq$ 120 mths > 120 mths Total 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 - Inner city SA - Non metro Total SA TAS - Inner city TAS - Inner city TAS - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Son metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro	3.92% 2.46% 100.00% \$ % at issue 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% 0.38% 0.08% 8.43% 7.83% 16.34% 0.08% 8.43% 7.83% 16.34% 0.03% 5.77% 0.46% 6.26% 0.01% 0.45% 0.19% 0.65%	15.16% 25.72% 100.00% Nov-20 2.92% 2.92% 0.06% 7.78% 35.63% 0.57% 0.00% 10.64% 8.19% 8.819% 18.84% 0.00% 5.07% 0.90% 5.97% 0.00% 0.57% 0.90% 5.97% 0.22% 0.82%
> 108 mths and $\leq$ 120 mths > 107 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Metro SA - Non metro Total SA TAS - Inner city VIC - Inner city VIC - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Inner city	3.92% 2.46% 100.00% \$ % at issue 2.42% 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% 0.38% 0.08% 8.43% 7.83% 16.34% 16.34% 0.03% 5.77% 0.46% 6.26% 0.01% 0.45% 18.64% 2.46% 21.55%	15.16% 25.72% 100.00% Nov - 20 2.92% 2.92% 0.06% 27.80% 7.78% 35.63% 0.57% 0.00% 0.57% 0.00% 10.64% 8.19% 18.84% 0.00% 5.07% 0.90% 5.97% 0.00% 0.57% 0.90% 5.97% 0.25% 0.82% 0.25% 0.82%
> 108 mths and $\leq$ 120 mths > 120 mths Total 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 - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Inner city WA - Metro	3.92% 2.46% 100.00% 5 % at issue 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% 0.38% 0.08% 8.43% 7.83% 16.34% 0.08% 8.43% 7.83% 16.34% 0.03% 6.26% 0.01% 0.46% 6.26% 0.01% 0.45% 18.64% 2.46% 21.55% 0.21% 12.32%	15.16% 25.72% 100.00% Nov-20 2.92% 2.92% 0.06% 7.78% 35.63% 0.57% 0.00% 10.64% 8.19% 8.19% 8.19% 0.00% 5.07% 0.00% 5.97% 0.00% 5.97% 0.00% 0.57% 0.82% 0.22% 18.50% 0.82% 0.22%
> 108 mths and ≤ 120 mths > 101 mts Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Metro QLD - More metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Metro TAS - Metro TAS - Metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro	3.92% 2.46% 100.00% 5 % at issue 2.42% 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.37% 0.37% 0.37% 0.38% 0.08% 8.43% 7.83% 16.34% 16.34% 0.03% 5.77% 0.46% 6.26% 0.01% 0.45% 18.64% 2.45% 18.64% 2.45% 18.64% 2.45% 0.21% 12.32% 0.93%	15.16% 25.72% 100.00% Nov - 20 2.92% 2.92% 0.06% 27.80% 7.78% 35.63% 0.57% 0.00% 10.64% 8.19% 10.64% 8.19% 10.64% 8.19% 10.64% 5.97% 0.90% 5.97% 0.90% 5.97% 0.57% 0.25% 0.25% 0.25% 0.25% 0.25% 0.22%
> 108 mths and $\leq$ 120 mths > 102 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Mon metro Total QLD SA - Inner city SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro	3.92% 2.46% 100.00% 5 % at issue 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% 0.38% 0.08% 8.43% 7.83% 16.34% 0.08% 8.43% 7.83% 16.34% 0.03% 6.26% 0.01% 0.46% 6.26% 0.01% 0.45% 18.64% 2.46% 21.55% 0.21% 12.32%	15.16% 25.72% 100.00% Nov - 20 2.92% 2.92% 0.06% 7.78% 35.63% 0.57% 0.00% 10.64% 8.19% 8.19% 0.00% 10.64% 8.19% 0.00% 5.07% 0.00% 5.07% 0.90% 5.97% 0.00% 0.57% 0.25% 0.82% 0.22% 18.50% 0.21% 2.17% 20.89%
> 108 mths and $\leq$ 120 mths > 107 mths Total 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 - Inner city SA - Non metro Total SA TAS - Inner city TAS - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Morn metro Total WA	3.92% 2.46% 100.00% \$ \$ % at issue 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% 0.38% 0.08% 8.43% 7.83% 16.34% 0.08% 8.43% 7.83% 16.34% 0.03% 5.77% 0.46% 6.26% 0.01% 0.45% 0.45% 18.64% 2.46% 21.55% 0.21% 12.32% 0.93% 13.46%	15.16% 25.72% 100.00% Nov - 20 2.92% 2.92% 0.06% 7.78% 35.63% 0.57% 0.00% 10.64% 8.19% 18.84% 0.00% 5.07% 0.90% 5.97% 0.90% 5.97% 0.00% 0.57% 0.82% 0.82% 0.82% 0.22% 18.50% 2.17% 20.89% 0.41% 13.27% 0.68% 14.36%
> 108 mths and $\leq$ 120 mths > 107 mths Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Metro QLD - Metro QLD - Metro Total QLD SA - Inner city SA - Inner city SA - Inner city SA - Metro Total SA TAS - Inner city TAS - Metro Total TAS VIC - Inner city VIC - Metro Total TAS VIC - Inner city VIC - Metro Total VIC WA - Inner city WA - Metro WA - Mometro Total VIC WA - Inner city WA - Metro WA - Mometro Total VIC WA - Mometro Total VIC	3.92% 2.46% 100.00% 5% at issue 2.42% 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.01% 0.01% 0.01% 0.08% 8.43% 7.83% 16.34% 16.34% 0.03% 5.77% 0.46% 6.26% 0.01% 0.45% 18.64% 2.46% 2.155% 0.21% 12.32% 0.93% 13.46% 0.83%	15.16% 25.72% 100.00% Nov - 20 2.92% 2.92% 0.06% 27.80% 7.78% 35.63% 0.57% 0.00% 10.64% 8.19% 10.64% 8.19% 10.64% 8.19% 10.64% 5.97% 0.00% 5.97% 0.00% 5.97% 0.00% 5.97% 0.25% 0.25% 0.82% 0.82% 0.22% 18.50% 2.17% 0.82% 0.82% 0.82% 0.82% 0.82% 0.82% 0.82% 0.82% 0.82% 0.82% 0.82% 0.83% 0.84% 0.85% 0.85% 0.85% 0.85% 0.85% 0.85% 0.85% 0.85% 0.82% 0.85% 0.82% 0.85% 0.82% 0.85% 0.82% 0.85%0.85% 0.85% 0.85%0.85% 0.85% 0.85%0.85% 0.85%0.85% 0.85%0.85% 0.85%0.85% 0.85%0.85% 0.85%0.85% 0.85%0.85% 0.85%0.85
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Metro Total SA TAS - Inner city TAS - Metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total INER VIC - Non metro	3.92% 2.46% 100.00% \$ % at issue 2.42% 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% 0.38% 0.08% 8.43% 7.83% 16.34% 16.34% 16.34% 16.34% 0.03% 5.77% 0.46% 6.26% 0.01% 0.45% 18.64% 2.46% 21.55% 0.21% 12.32% 0.93% 13.46% 0.83% 77.58%	15.16% 25.72% 100.00% Nov - 20 2.92% 2.92% 0.06% 27.80% 7.78% 35.63% 0.57% 0.00% 10.64% 8.19% 18.84% 0.00% 5.07% 0.90% 5.97% 0.90% 5.97% 0.90% 5.97% 0.25% 0.82% 0.25%
> 108 mths and $\leq$ 120 mths > 107 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city 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 - Inner city SA - Non metro Total SA TAS - Inner city TAS - Metro SA - Non metro Total SA TAS - Inner city VIC - Inner city VIC - Inner city VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Non metro Total INT Total INT VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Inner city WA - Inner city Total INT Total Metro Total Mometro Total Mometro Total Mometro Total Non Metro	3.92% 2.46% 100.00% 5% at Issue 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% 0.38% 0.08% 8.43% 7.83% 16.34% 0.03% 5.77% 0.46% 6.26% 0.01% 0.45% 18.64% 2.46% 21.55% 0.21% 12.32% 0.93% 13.46%	15.16% 25.72% 100.00% Nov - 20 2.92% 2.92% 0.06% 7.78% 35.63% 0.57% 0.00% 10.64% 8.19% 18.84% 0.00% 5.07% 0.00% 5.07% 0.90% 5.97% 0.00% 0.57% 0.82% 0.25% 0.25% 0.25% 0.25% 0.82% 0.25% 0.82% 18.50% 2.17% 20.89% 0.41% 13.27% 0.68% 0.68% 0.68%
> 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total AS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total WA Total Inner City Total Inner City Total Inner City Total Inner City Total Inner City Total Inner City Commetro Total VIC Commetro Total VIC VIC - Non metro Total VIC VIC - Inner City VIC - Non metro Total VIC VIC - Inner City VIC - Inner City VIC - Inner City VIC - Inner City Total Inner City	3.92% 2.46% 100.00% \$ % at issue 2.42% 2.42% 2.42% 0.06% 29.19% 9.72% 38.97% 0.37% 0.01% 0.38% 0.08% 8.43% 7.83% 16.34% 16.34% 16.34% 16.34% 0.03% 5.77% 0.46% 6.26% 0.01% 0.45% 18.64% 2.46% 21.55% 0.21% 12.32% 0.93% 13.46% 0.83% 77.58%	15.16% 25.72% 100.00% Nov - 20 2.92% 2.92% 0.06% 27.80% 7.78% 35.63% 0.57% 0.00% 0.57% 0.00% 10.64% 10.64% 10.64% 10.64% 10.64% 10.64% 10.64% 10.64% 10.64% 10.64% 10.64% 10.64% 10.90% 5.97% 0.00% 0.57% 0.25% 0.25%

ARREARS \$ % (scheduled balance basis)	31-60	<u>61-90</u>	<u>90+</u>	Total
Dec-19	0.43%	0.17%	1.33%	1.93%
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%
Aug-20	0.38%	0.31%	1.06%	1.75%
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%
MORTCAGE SAFETY NET (Incl. COVID 10*)	No of Associate	Am aunt (Ć)		
MORTGAGE SAFETY NET (Incl. COVID-19*) Dec-19	No of Accounts 10	<u>Amount (\$)</u> 2,068,025		
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		
	20	0,522,275		
*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		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Dec-19	-	-		
Jan-20	-	-		
Feb-20	-			
Mar-20	-	-		
Apr-20	-			
May-20				
Jun-20				
	-			
Jul-20	-	-		
Aug-20	-	-		
Sep-20	-	-		
Oct-20	-	-		
Nov-20	-	-		
	C	INII Claim	1041 December	Netless
PRINCIPAL LOSS 2017	Gross Loss	LMI Claim	LMI Payment	Net loss
2017	825,085	825,085	793,409	31,675 115,833
2018 2019	225,675	225,675	109,842	,
Total	8,503 1,059,263	8,503 <b>1,059,263</b>	8,501 911,753	2 147,509
10101	1,035,203	1,055,205	511,755	147,505
EXCESS SPREAD	Excess Spread (A\$)	Excess Spread % p.a	Opening Bond Balance	
	137,583.75	0.77%		
Dec-19		0.46%		
	80,416.70			
Dec-19		0.56%	\$ 208,861,025	
Dec-19 Jan-20	80,416.70			
Dec-19 Jan-20 Feb-20	80,416.70 97,145.59	0.56%	\$ 206,424,011	
Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 May-20	80,416.70 97,145.59 142,623.64	0.56% 0.83%	\$ 206,424,011 \$ 203,515,576	
Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 May-20 Jun-20	80,416.70 97,145.59 142,623.64 94,863.40	0.56% 0.83% 0.56%	\$ 206,424,011 \$ 203,515,576 \$ 200,321,746	
Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 May-20	80,416.70 97,145.59 142,623.64 94,863.40 32,737.74	0.56% 0.83% 0.56% 0.20%	\$         206,424,011           \$         203,515,576           \$         200,321,746           \$         196,408,902	
Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 Jun-20 Jun-20 Jul-20 Aug-20	80,416.70 97,145.59 142,623.64 94,863.40 32,737.74 153,867.59 64,417.63 130,476.27	0.56% 0.83% 0.56% 0.20% 0.94% 0.40% 0.83%	\$ 206,424,011 \$ 203,515,576 \$ 200,321,746 \$ 196,408,902 \$ 191,813,324 \$ 188,941,204	
Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 Jun-20 Jun-20 Jul-20 Aug-20 Sep-20	80,416.70 97,145.59 142,623.64 94,863.40 32,737.74 153,867.59 64,417.63 130,476.27 106,951.65	0.56% 0.83% 0.56% 0.20% 0.94% 0.40% 0.83% 0.68%	\$         206,424,011           \$         203,515,576           \$         200,321,746           \$         196,408,902           \$         191,813,324           \$         188,941,204           \$         187,645,331	
Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 Jun-20 Jun-20 Jul-20 Aug-20 Sep-20 Oct-20	80,416.70 97,145.59 142,623.64 94,863.40 32,737.74 153,867.59 64,417.63 130,476.27 106,951.65 64,458.63	0.56% 0.83% 0.20% 0.94% 0.40% 0.83% 0.68%	\$         206,424,011           \$         203,515,576           \$         200,321,746           \$         196,408,902           \$         191,813,324           \$         188,941,204           \$         187,7645,331           \$         183,988,154	
Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 Jun-20 Jun-20 Jul-20 Aug-20 Sep-20 Oct-20 Nov-20	80,416.70 97,145.59 142,623.64 94,863.40 32,737.74 153,867.59 64,417.63 130,476.27 106,951.65 64,458.63 134,015.64	0.56% 0.83% 0.56% 0.20% 0.94% 0.40% 0.83% 0.68%	\$         206,424,011           \$         203,515,576           \$         200,321,746           \$         196,408,902           \$         191,813,324           \$         188,941,204           \$         187,645,331	
Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 Jun-20 Jun-20 Jul-20 Aug-20 Sep-20 Oct-20	80,416.70 97,145.59 142,623.64 94,863.40 32,737.74 153,867.59 64,417.63 130,476.27 106,951.65 64,458.63	0.56% 0.83% 0.20% 0.94% 0.40% 0.83% 0.68%	\$         206,424,011           \$         203,515,576           \$         200,321,746           \$         196,408,902           \$         191,813,324           \$         188,941,204           \$         187,7645,331           \$         183,988,154	

ANNUALISED CPR	<u>CPR % p.a</u>		
Dec-19	12.23%		
Jan-20	13.99%		
Feb-20	10.74%		
Mar-20	13.29%		
Apr-20	14.88%		
May-20	18.76%		
lun-20	22.48%		
lul-20	14.04%		
Aug-20	5.13%		
Sep-20	18.61%		
Oct-20	8.22%		
Nov-20	15.25%		
RESERVES	Available	Drawn	
Principal Draw		-	
Liquidity Reserve Account	1,523,654.45		
ncome Reserve	150,000.00	-	
SUPPORTING RATINGS	Denter	Current Dation CC C /	Dating Triange CO.D
Role	Party	Current Rating S&P /	Rating Trigger S&P
		Moodys	/Moodys
ixed Rate Swap Provider	BNPPARIBAS	A+/A2	below A-1 and A /A3(cr)
iquidity Reserve Account Holder	MUFG	A, A-1 / P-1	below A-2 or BBB+/ P-1
ank Account Provider	Westpac	A-1+ / P-1	below A-2 / P-1
ERVICER			
Servicer:	AMP Bank Limited		
ervicer Ranking or Rating:	BBB / Baa2		
ervicer Rating:	N/A		
ervicer 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 2012-2 Trust Progress 2013-1 Trust		
	Progress 2013-1 Trust		
	Progress 2013-1 Trust Progress 2014-1 Trust		
	Progress 2013-1 Trust Progress 2014-1 Trust Progress 2014-2 Trust		
	Progress 2013-1 Trust Progress 2014-1 Trust Progress 2014-2 Trust Progress 2016-1 Trust		
	Progress 2013-1 Trust Progress 2014-1 Trust Progress 2014-2 Trust Progress 2016-1 Trust Progress 2017-1 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 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 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	No .1	