PROGRESS 2014-2 TRUST

Monday, 21 December 2020

Transaction Name:	Progress 2014-2 Trust
Trustee:	Perpetual Trustee Company Limited
Security Trustee:	P.T. Limited
Originator:	AMP Bank Limited
Servicer & Custodian:	AMP Bank Limited
Issue Date:	Friday, 28th November 2014
Maturity Date:	Friday, 20th July 2046
Payment Date:	The 20th day of each month
Business Day for Payments:	Sydney & Melbourne
Determination Date & Ex-Interest Date:	Three Business Days before each Payment Date.

		Base	Margin	Interest Calculation			
Class A Notes		1 M BBSW	80bps	Actual/365			
Class AB Notes		1 M BBSW	155bps	Actual/365			
Class B Notes		1 M BBSW	240bps	Actual/365			
Class C Notes		1 M BBSW	350bps	Actual/366			
Class D Notes		1 M BBSW	500bps	Actual/365			
			Current Invested				
	Currency	Initial Stated Amount	Amount	Current Stated Amount	Percentages at Issue	Current Percentages	Rating Fitch/Moodys
Class A Notes	A\$	920,000,000.00	183,226,533.73	183,226,533.73	92.00%	83.73%	AAA / Aaa
Class AB Notes	A\$	48,000,000.00	19,455,574.26	19,455,574.26	4.80%	8.89%	AAA /n.r
Class B Notes	A\$	21,000,000.00	8,511,813.78	8,511,813.78	2.10%	3.89%	AAA/n.r.
Class C Notes	А\$	6,000,000.00	3,026,622.34	3,026,622.34	0.60%	1.38%	AA/n.r
Class D Notes	A\$	5,000,000.00	4,605,922.60	4,605,922.60	0.50%	2.10%	n.r/n.r
TOTAL		1,000,000,000.00	218,826,466.71	218,826,466.71	100.00%	100.00%	

Current Payment Date:		Monday, 21 December	2020
	Pre Payment Date Bond Factors	Coupon Rate	Cou
Class & Notes	0 2036	0.8200%	

	Date Bond				Interest Payment (per	Principal Payment	Post Payment Date Bond
	Factors	Coupon Rate	Coupon Rate Reset Date	Initial Issued Notes (No.)	security)	(per security)	Factors
Class A Notes	0.2036	0.8200%	21-Dec-20	920,000	0.14	4.40	0.1992
Class AB Notes	0.4143	1.5700%	21-Dec-20	48,000	0.55	8.96	0.4053
Class B Notes	0.4143	2.4200%	21-Dec-20	21,000	0.85	8.96	0.4053
Class C Notes	0.5119	3.5200%	21-Dec-20	6,000	1.53	7.47	0.5044
Class D Notes	0.9334	5.0200%	21-Dec-20	5,000	3.98	12.19	0.9212
TOTAL				1,000,000	7.06	41.98	

TOTAL		1,000,000 7.06
<u>COLLATERAL INFORMATION</u>	At Issue	<u>Nov - 20</u>
Total pool size:	\$991,491,258	\$216,966,441.72
Total Number Of Loans (UnConsolidated):	4830	1509
Fotal number of loans (consolidating split loans):	3379	1098
Average loan Size:	\$293,427	\$197,601.50
Maximum loan size:	\$1,000,000	\$980,000.00
otal property value:	\$1,748,561,131	\$571,050,401.00
Number of Properties:	3627	1169
Average property value:	\$482,096	\$488,494.78
werage current LVR:	58.16%	39.32%
verage Term to Maturity (months):	305	231.67
Aaximum Remaining Term to Maturity (months):	356	283.07
Veighted Average Seasoning (months):	38	110.74
Veighted Average Current LVR:	65.36%	55.90%
Veighted Average Term to Maturity (months):	313	243.87
6 of pool with loans > \$500,000:	26.53%	20.62%
6 of pool (amount) LoDoc Loans:	0.00%	0.00%
Aaximum Current LVR:	95.00%	129.05%
6 Fixed Rate Loans(Value):	25.40%	6.07%
Interst Only loans (Value):	41.74%	12.11%
Veighted Average Mortgage Interest:	5.21%	3.54%
nvestment Loans:	29.94%	32.73%
Outstanding Balance Distribution	<u>\$ % at Issue</u>	<u>Nov - 20</u>
\$0	0.00%	-0.44%
\$0 and ≤ \$100,000	2.35%	5.29%
\$100,000 and ≤ \$150,000	4.38%	7.64%
\$150,000 and ≤ \$200,000	7.22%	12.04%
\$200,000 and ≤ \$250,000	10.79%	11.19%
\$250,000 and ≤ \$300,000	12.45%	11.53%
\$300,000 and ≤ \$350,000	11.17%	10.29%
\$350,000 and ≤ \$400,000	10.09%	10.15%
\$400,000 and ≤ \$450,000	8.31%	6.05%
\$450,000 and ≤ \$500,000	6.72%	5.65%
\$500,000 and ≤ \$550,000	4.38%	5.08%
\$550,000 and ≤ \$600,000	5.01%	6.11%
\$600,000 and ≤ \$650,000	3.73%	2.32%
\$650,000 and ≤ \$700,000	2.65%	0.62%
\$700,000 and ≤ \$750,000	2.99%	2.29%
\$750,000 and ≤ \$800,000	1.33%	1.78%
\$800,000 and ≤ \$850,000	2.57%	0.75%
\$850,000 and ≤ \$900,000	0.88%	1.22%
\$900,000 and ≤ \$950,000	1.50%	0.00%
\$950,000 and ≤ \$1,000,000	1.47%	0.45%
otal	100.00%	100.00%

Outstanding Delegan IVD Distribution	¢ 9/ et lesus	Nov. 20
Outstanding Balance LVR Distribution	<u>\$ % at Issue</u>	<u>Nov - 20</u>
≤ 0%	0.00%	-0.44%
> 0% and $\leq 25\%$	2.94%	7.82%
> 25% and ≤ 30% > 30% and ≤ 35%	1.92%	3.01%
	2.55%	5.04%
> 35% and ≤ 40%	3.14%	5.62%
> 40% and ≤ 45%	3.89%	5.75%
> 45% and ≤ 50%	4.95%	7.96%
> 50% and ≤ 55%	6.02%	7.49%
> 55% and ≤ 60%	7.97%	10.83%
> 60% and ≤ 65%	7.34%	12.27%
> 65% and ≤ 70%	7.90%	12.49%
> 70% and ≤ 75%	13.54%	7.42%
> 75% and ≤ 80%	24.85%	5.58%
> 80% and ≤ 85%	2.71%	5.13%
> 85% and ≤ 90%	7.70%	3.32%
> 90% and ≤ 95%	2.56%	0.53%
> 95% and ≤ 100%	0.00%	0.00%
> 100%	0.00%	0.17%
Total	100.00%	100.00%
Mortgage Insurance	\$ % at Issue	<u>Nov - 20</u>
Genworth	21.61%	22.95%
QBE	78.39%	76.32%
Uninsured	0.00%	0.73%
Total	100.00%	100.00%
Seasoning Analysis	\$ % at Issue	<u>Nov - 20</u>
> 3 mths and ≤ 6 mths	2.36%	0.00%
> 6 mths and ≤ 9 mths	1.40%	0.00%
> 9 mths and ≤ 12 mths	1.68%	0.00%
> 12 mths and \leq 15 mths	1.14%	0.00%
> 15 mths and \leq 18 mths	5.01%	0.00%
> 18 mths and \leq 21 mths	12.80%	0.00%
> 21 mths and \leq 24 mths	13.95%	0.00%
> 24 mths and \leq 36 mths	29.07%	0.00%
> 36 mths and \leq 38 mths	13.97%	0.00%
> 48 mths and \leq 60 mths	5.32%	0.00%
> 60 mths and \leq 72 mths	2.03%	0.00%
> 72 mths and \leq 84 mths	3.23%	5.68%
> 84 mths and \leq 96 mths	1.41%	25.86%
> 96 mths and ≤ 108 mths	0.96%	32.50%
> 108 mths and ≤ 120 mths	2.82%	15.58%
> 120 mths	2.87%	20.38%
Total	100.00%	100.00%
		·····
Geographic Distribution	<u>\$ % at issue</u>	<u>Nov - 20</u>
ACT - Metro	<u>\$ % at issue</u> 2.26%	<u>Nov - 20</u> 1.10%
	<u>\$ % at issue</u>	<u>Nov - 20</u>
ACT - Metro Total ACT	<u>\$ % at issue</u> 2.26% 2.26%	<u>Nov - 20</u> 1.10% 1.10%
ACT - Metro Total ACT NSW - Inner city	\$ % at issue 2.26% 2.26% 0.05%	<u>Nov - 20</u> 1.10% 1.10% 0.00%
ACT - Metro Total ACT NSW - Inner city NSW - Metro	<u>\$ % at Issue</u> 2.26% 2.26% 0.05% 29.71%	<u>Nov - 20</u> 1.10% 1.10% 0.00% 26.64%
ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro	<u>\$ % at issue</u> 2.26% 2.26% 0.05% 29.71% 9.45%	Nov - 20 1.10% 1.10% 0.00% 26.64% 9.67%
ACT - Metro Total ACT NSW - Inner city NSW - Metro	<u>\$ % at Issue</u> 2.26% 2.26% 0.05% 29.71%	<u>Nov - 20</u> 1.10% 1.10% 0.00% 26.64%
ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW	<u>\$ % at issue</u> 2.26% 2.26% 0.05% 29.71% 9.45% 39.21%	<u>Nov - 20</u> 1.10% 1.10% 0.00% 26.64% 9.67% 36.32%
ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro	\$% at issue 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34%	Nov - 20 1.10% 1.10% 26.64% 9.67% 36.32% 0.69%
ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro	<u>\$ % at Issue</u> 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15%	Nov - 20 1.10% 1.10% 26.64% 9.67% 36.32% 0.69% 0.09%
ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro	\$% at issue 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34%	Nov - 20 1.10% 1.10% 26.64% 9.67% 36.32% 0.69%
ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT	<u>\$ % at issue</u> 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49%	Nov - 20 1.10% 1.10% 0.00% 26.64% 9.67% 36.32% 0.69% 0.09% 0.78%
ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Nen metro Total NT QLD - Inner city	\$% at issue 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07%	Nov - 20 1.10% 1.10% 26.64% 9.67% 36.32% 0.69% 0.09% 0.78%
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	\$ % at issue 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43%	Nov - 20 1.10% 1.10% 0.00% 26.64% 9.67% 36.32% 0.69% 0.09% 0.78% 0.00% 10.93%
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	<u>\$ % at issue</u> 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41%	Nov - 20 1.10% 1.10% 0.00% 26.64% 9.67% 36.32% 0.69% 0.78% 0.09% 0.78% 0.00% 10.93% 7.78%
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	\$% at issue 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43%	Nov - 20 1.10% 1.10% 0.00% 26.64% 9.67% 36.32% 0.69% 0.09% 0.78% 0.00% 10.93%
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ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city	<u>\$ % at issue</u> 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03%	Nov - 20 1.10% 1.10% 0.00% 26.64% 9.67% 36.32% 0.69% 0.09% 0.78% 0.00%
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	\$% at issue 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97%	Nov - 20 1.10% 1.10% 0.00% 26.64% 9.67% 36.32% 0.69% 0.78% 0.09% 10.93% 7.78% 18.71% 0.00% 5.71%
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 - Inner city SA - Metro	<u>\$ % at issue</u> 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03%	Nov - 20 1.10% 1.10% 0.00% 26.64% 9.67% 36.32% 0.69% 0.09% 0.78% 0.00%
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	\$% at issue 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97%	Nov - 20 1.10% 1.10% 0.00% 26.64% 9.67% 36.32% 0.69% 0.78% 0.09% 10.93% 7.78% 18.71% 0.00% 5.71%
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 - Inner city SA - Non metro Total SA	\$% at issue 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45%	Nov - 20 1.10% 1.10% 0.00% 26.64% 9.67% 36.32% 0.69% 0.78% 0.09% 0.78% 10.93% 7.78% 18.71% 0.00% 5.71% 0.35% 6.06%
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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 - Inner city SA - Non metro Total SA	\$% at issue 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45%	Nov - 20 1.10% 1.10% 0.00% 26.64% 9.67% 36.32% 0.69% 0.78% 0.09% 0.78% 10.93% 7.78% 18.71% 0.00% 5.71% 0.35% 6.06%
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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 Total QLD SA - Inner city SA - Metro SA - Inner city TAS - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro	\$% at issue 2.26% 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69% 0.34% 18.92% 2.07%	Nov - 20 1.10% 1.10% 0.00% 26.64% 9.67% 0.69% 0.09% 0.78% 0.09% 0.78% 10.93% 7.78% 18.71% 0.00% 0.35% 6.06% 0.09% 0.25% 0.68% 0.93% 0.35% 1.578% 1.8%
ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Inner city VIC - Non metro Total VIC	\$% at issue 2.26% 2.26% 2.26% 2.9.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.33% 0.69% 0.34% 18.92% 2.07% 21.33%	Nov - 20 1.10% 1.10% 26.64% 9.67% 36.32% 0.69% 0.78% 0.09% 0.78% 0.00% 10.93% 7.78% 18.71% 0.00% 5.71% 0.35% 6.06% 0.00% 0.25% 0.68% 0.93% 0.13% 15.78% 1.88% 1.88% 1.7.79%
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 - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Metro Total SA TAS - Inner city TAS - Non metro Total SA VIC - Inner city VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city	\$% at issue 2.26% 2.26% 2.9.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69% 0.69% 0.34% 18.92% 2.07% 21.33%	Nov - 20 1.10% 1.10% 0.00% 26.64% 9.67% 0.09% 0.78% 0.09% 0.78% 10.93% 7.78% 18.71% 0.00% 5.71% 0.35% 6.06% 0.00% 0.25% 0.68% 0.93% 0.35% 0.13% 15.78% 1.88% 17.79% 0.00%
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 - Metro QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro Total VIC	\$% at issue 2.26% 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69% 0.34% 18.92% 2.07% 21.33%	Nov - 20 1.10% 1.10% 0.00% 26.64% 9.67% 0.69% 0.09% 0.78% 0.00% 10.93% 7.78% 18.71% 0.00% 5.71% 0.00% 0.25% 0.68% 0.93% 0.13% 15.78% 18.8% 1.88% 15.78% 0.00% 0.13% 15.78% 0.00% 0.13% 15.78% 0.00% 0.13% 0.13% 0.13% 0.13% 0.13% 0.13% 0.13% 0.13% 0.13% 0.13% 0.13% 0.25% 0.68% 0.09% 0.00% 0.05% 0.00% 0.01% 0.00%
ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW 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 - Inner city VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro	\$% at issue 2.26% 2.26% 2.26% 39.21% 9.45% 39.21% 0.34% 0.49% 0.49% 0.49% 0.49% 0.49% 0.49% 0.49% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69% 0.34% 18.92% 2.07% 21.33% 0.15% 12.24% 1.27%	Nov - 20 1.10% 1.10% 26.64% 9.67% 36.32% 0.09% 0.78% 0.09% 0.78% 0.09% 10.93% 7.78% 18.71% 0.00% 5.71% 0.35% 6.06% 0.00% 0.25% 0.68% 0.93% 15.78% 1.8% 1.578% 1.8% 1.7.79% 0.00% 1.604% 2.28%
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 - Metro QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro Total VIC	\$% at issue 2.26% 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69% 0.34% 18.92% 2.07% 21.33%	Nov - 20 1.10% 1.10% 0.00% 26.64% 9.67% 0.69% 0.09% 0.78% 0.00% 10.93% 7.78% 18.71% 0.00% 5.71% 0.00% 0.25% 0.68% 0.93% 0.13% 15.78% 18.8% 1.88% 15.78% 0.00% 0.13% 15.78% 0.00% 0.13% 15.78% 0.00% 0.13% 0.13% 0.13% 0.13% 0.13% 0.13% 0.13% 0.13% 0.13% 0.13% 0.13% 0.25% 0.68% 0.09% 0.00% 0.05% 0.00% 0.01% 0.00%
ACT - Metro Total ACT NSW - Inner city NSW - Morne city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro 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 - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Metro Total VIC WA - Inner city WA - Metro WA - Non metro Total WA	\$% at issue 2.26% 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69% 0.34% 18.92% 2.07% 21.33% 0.15% 12.24% 1.27% 13.66%	Nov - 20 1.10% 1.10% 26.64% 9.67% 36.32% 0.09% 0.78% 0.09% 0.78% 0.09% 10.93% 7.78% 18.71% 0.00% 5.71% 0.35% 6.06% 0.00% 0.25% 0.68% 0.93% 15.78% 1.8% 1.578% 1.8% 1.7.79% 0.00% 1.604% 2.28%
ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW 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 - Inner city VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro	\$% at issue 2.26% 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.49% 0.49% 0.45% 5.45% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69%	Nov - 20 1.10% 1.10% 26.64% 9.67% 36.32% 0.09% 0.78% 0.09% 0.78% 0.09% 10.93% 7.78% 18.71% 0.00% 5.71% 0.35% 0.06% 0.05% 0.66% 0.00% 1.5.78% 1.87% 1.88% 1.88% 1.88% 1.88% 1.88% 1.88% 1.88% 1.88% 1.88% 1.88% 1.88% 1.88% 1.88% 1.64% 2.28% 18.31% 0.13%
ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city 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 - Metro WA - Metro Total Inner City Total Inner City Total Inner City Total Inner City Total Inner City Total Inner City Total Inner City	\$% at issue 2.26% 2.26% 2.27% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69% 0.39% 0.69% 0.34% 18.92% 2.07% 21.33% 0.15% 1.22% 1.27% 13.66%	Nov - 20 1.10% 1.10% 0.00% 26.64% 9.67% 36.32% 0.69% 0.78% 0.09% 0.78% 10.93% 7.78% 18.71% 0.00% 5.71% 0.35% 6.06% 0.00% 0.25% 0.68% 0.93% 0.35% 6.06% 0.00% 15.78% 1.88% 1.88% 1.87% 0.00% 1.10% 1
ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro 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 Total SA TAS - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro Total TAS VIC - Inner city WA - Inner city WA - Inner city WA - Metro Total Inner City Total Metro	 \$% at issue 2.26% 2.26% 2.27% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69% 0.34% 18.92% 2.07% 2.133% 0.15% 12.24% 1.27% 13.66% 0.69% 79.13% 20.18% 	Nov - 20 1.10% 1.10% 0.00% 26.64% 9.67% 0.09% 0.78% 0.09% 0.78% 0.00% 10.93% 7.78% 18.71% 0.00% 0.35% 0.06% 0.00% 0.25% 0.68% 0.93% 0.35% 1.88% 1.88% 1.88% 1.88% 1.88% 1.88% 1.88% 1.7.79% 0.00% 16.04% 2.28% 0.01% 18.31% 0.13% 7.7.4% 22.72%
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 - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total TAS VIC - Non metro Total TAS VIC - Non metro Total VIC WA - Inner city WA - Inner city Total Inner City Total Inner City Total Inner City Total Inner City Total Inner City	\$% at issue 2.26% 2.26% 2.27% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26% 0.39% 0.69% 0.39% 0.69% 0.34% 18.92% 2.07% 21.33% 0.15% 1.22% 1.27% 13.66%	Nov - 20 1.10% 1.10% 0.00% 26.64% 9.67% 36.32% 0.69% 0.78% 0.09% 0.78% 10.93% 7.78% 18.71% 0.00% 5.71% 0.35% 6.06% 0.00% 0.25% 0.68% 0.93% 0.35% 6.06% 0.00% 15.78% 1.88% 1.88% 1.87% 0.00% 1.10% 1

ARREARS \$ % (scheduled balance basis) Dec-19 Jan-20				
Jan-20	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	Total
	0.55%	0.28%	0.17%	1.00%
	0.40%	0.54%	0.29%	1.23%
Feb-20	0.16%	0.29%	0.18%	0.63%
Mar-20	0.44%	0.10%	0.48%	1.02%
Apr-20	0.13%	0.28%	0.49%	0.91%
May-20	0.58%	0.09%	0.53%	1.19%
Jun-20	0.21%	0.00%	0.54%	0.75%
Jul-20	0.16%	0.06%	0.56%	0.78%
Aug-20	0.16%	0.07%	0.72%	0.95%
Sep-20	0.30%	0.07%	0.67%	1.04%
Oct-20	0.18%	0.29%	0.69%	1.16%
Nov-20	0.27%	0.19%	0.87%	1.33%
MORTGAGE SAFETY NET (Inclusive COV-19)	No of Accounts	Amount (\$)		
Dec-19	2	729,216		
Jan-20	6	1,266,455		
Feb-20	6	982,253		
Mar-20	6	764,044		
	103			
Apr-20		21,736,860		
May-20	109	22,777,816		
Jun-20	104	21,187,866		
Jul-20	94	19,310,749		
Aug-20	97	21,225,393		
Sep-20	92	18,915,333		
Oct-20	31	6,663,019		
Nov-20	16	3,255,045		
COVID-19 Hardship	No of Accounts	Amount (\$)		
Mar-20	1			
		248,275		
Apr-20	100	21,593,764		
May-20	103	22,015,340		
Jun-20	100	20,683,054		
Jul-20	91	19,692,552		
Aug-20	90	19,691,589		
Sep-20	86	17,777,269		
Oct-20	24	5,110,203		
Nov-20	12	2,621,959.41		
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		-		
NUV-20		-		
PRINCIPAL LOSS	Gross Loss	LMI Claims	LMI payment (A\$)	Net loss
2017	807,758	807,758	805,031	2,728
	343,252	343,252	328,707	14,545
2018			249,074	
2018 2019	249,074	249,074	245,074	-
2019 2020	-	-		-
2019	249,074 - 1,400,084	249,074 - 1,400,084	1,382,811	17,273
2019 2020 Total EXCESS SPREAD	- 1,400,084 Excess Spread (A\$)		- 1,382,811 Opening Bond Balance	- 17,273
2019 2020 Total EXCESS SPREAD Dec-19	- 1,400,084 Excess Spread (A\$) 132,983.92	- 1,400,084 <u>Excess Spread % p.a</u> 0.58%	- 1,382,811 Opening Bond Balance \$ 273,511,624	17,273
2019 2020 Total EXCESS SPREAD	- 1,400,084 Excess Spread (A\$)	- 1,400,084 Excess Spread % p.a 0.58% 0.77%	1,382,811 Dpening Bond Balance \$ 273,511,624 \$ 267,747,773	17,273
2019 2020 Total EXCESS SPREAD Dec-19	- 1,400,084 Excess Spread (A\$) 132,983.92	- 1,400,084 <u>Excess Spread % p.a</u> 0.58%	1,382,811 Dpening Bond Balance \$ 273,511,624 \$ 267,747,773	17,273
2019 2020 Total EXCESS SPREAD Dec-19 Dec-19	1,400,084 Excess Spread (AS) 132,983.92 170,756.05 125,129.53	- 1,400,084 Excess Spread % p.a 0.58% 0.77%	1,382,811 Opening Bond Balance \$ 273,511,624 \$ 267,747,773 \$ 264,713,713	- - 17,273
2019 2020 Total EXCESS SPREAD Dec-19 Jan-20 Feb-20 Mar-20	1,400,084 Excess Spread (AS) 132,983,92 170,756.05 125,129,53 195,253.06	1,400,084 <u>Excess Spread % p.a</u> 0.58% 0.77% 0.57% 0.90%	1,382,811 Opening Bond Balance \$ 273,511,624 \$ 267,747,773 \$ 264,713,713 \$ 261,304,697	17,273
2019 2020 Total EXCESS SPREAD Dec-19 Jan-20 Feb-20 Mar-20 Apr-20	1,400,084 Excess Spread (AS) 132,983.92 170,756.05 125,129.53 195,253.06 205,636.00	1,400,084 Excess Spread % p.a 0.58% 0.77% 0.57% 0.90% 0.97%	1,382,811 Opening Bond Balance \$ 273,511,624 \$ 267,747,773 \$ 266,713,713 \$ 261,304,697 \$ 254,961,866	17,273
2019 2020 Total EXCESS SPREAD Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 May-20	1,400,084 Excess Spread (AS) 132,983,92 170,756.05 125,129.53 195,253.06 205,636.00 75,665.55	- 1,400,084 Excess Spread % p.a 0.58% 0.57% 0.57% 0.90% 0.97% 0.36%	1,382,811 Opening Bond Balance \$ 273,511,624 \$ 267,747,773 \$ 264,713,713 \$ 264,13,713 \$ 264,13,04,697 \$ 254,961,866 \$ 249,709,571	17,273
2019 2020 Total EXCESS SPREAD Dec-19 Ian-20 Mar-20 Mar-20 May-20 Jun-20 Jun-20	1,400,084 Excess Spread (AS) 132,983,92 170,756.05 125,129,53 195,253.06 205,636.00 75,665.55 234,590.74	1,400,084 Excess Spread % p.a 0.58% 0.77% 0.50% 0.90% 0.97% 0.36% 1.15%	1,382,811 Opening Bond Balance \$ 273,511,624 \$ 267,747,773 \$ 264,713,713 \$ 261,304,697 \$ 254,961,866 \$ 249,709,571 \$ 245,011,660	17,273
2019 2020 Total EXCESS SPREAD Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 May-20 Jun-20 Jun-20	1,400,084 Excess Spread (AS) 132,983.92 170,756.05 125,129.53 195,253.06 205,636.00 75,665.55 234,590.74 126,905.61	1,400,084 Excess Spread % p.a 0.58% 0.77% 0.57% 0.90% 0.97% 0.36% 1.15% 0.63%	1,382,811 Opening Bond Balance \$ 273,511,624 \$ 267,747,773 \$ 264,713,713 \$ 264,304,697 \$ 254,961,866 \$ 249,709,571 \$ 245,011,660 \$ 242,215,371	17,273
2019 2020 Total EXCESS SPREAD Dec-19 Ian-20 Mar-20 Mar-20 May-20 Iun-20 Iun-20 Iun-20 Aug-20	1,400,084 Excess Spread (AS) 132,983.92 170,756.05 125,129.53 195,253.06 205,636.00 75,665.55 234,590.74 126,905.61 158,731.83	1,400,084 Excess Spread % p.a 0.58% 0.77% 0.57% 0.90% 0.90% 0.97% 0.36% 1.15% 0.63% 0.81%	1,382,811 Opening Bond Balance \$ 273,511,624 \$ 267,747,773 \$ 266,713,713 \$ 261,304,697 \$ 254,961,866 \$ 249,709,571 \$ 245,011,660 \$ 245,011,660 \$ 245,011,660 \$ 245,013,667 \$ 245,013,660 \$ 245,013,660 \$ 245,017,650 \$ 245,017,650 \$ 245,017,650	17,273
2019 2020 Total EXCESS SPREAD Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 May-20 Jun-20 Jun-20	1,400,084 Excess Spread (AS) 132,983.92 170,756.05 125,129.53 195,253.06 205,636.00 75,665.55 234,590.74 126,905.61	1,400,084 Excess Spread % p.a 0.58% 0.77% 0.57% 0.90% 0.97% 0.36% 1.15% 0.63%	1,382,811 Opening Bond Balance \$ 273,511,624 \$ 267,747,773 \$ 266,713,713 \$ 261,304,697 \$ 254,961,866 \$ 249,709,571 \$ 245,011,660 \$ 245,011,660 \$ 245,011,660 \$ 245,013,667 \$ 245,013,660 \$ 245,013,660 \$ 245,013,660 \$ 245,013,660 \$ 245,013,660 \$ 245,013,660 \$ 245,013,660 \$ 245,013,660 \$ 245,013,660	17,273
2019 2020 Total EXCESS SPREAD Dec-19 Ian-20 Mar-20 Mar-20 May-20 Iun-20 Iun-20 Iun-20 Aug-20	1,400,084 Excess Spread (AS) 132,983.92 170,756.05 125,129.53 195,253.06 205,636.00 75,665.55 234,590.74 126,905.61 158,731.83	1,400,084 Excess Spread % p.a 0.58% 0.77% 0.57% 0.90% 0.90% 0.97% 0.36% 1.15% 0.63% 0.81%	1,382,811 Opening Bond Balance \$ 273,511,624 \$ 267,747,773 \$ 264,713,713 \$ 261,304,697 \$ 254,961,866 \$ 249,709,571 \$ 245,011,660 \$ 245,544,775 \$ 235,564,775 \$ 232,191,072	17,273
2019 2020 Total EXCESS SPREAD Dec-19 Ian-20 Mar-20 Mar-20 May-20 Jun-20 Jun-20 Jun-20 Sep-20 Sep-20	1,400,084 Excess Spread (AS) 132,983,92 170,756.05 125,129,53 195,253.06 2005,636.00 75,665.55 234,590.74 126,905.61 158,731.83 169,653.92	1,400,084 Excess Spread % p.a 0.58% 0.77% 0.90% 0.97% 0.36% 1.15% 0.63% 0.81% 0.81%	1,382,811 Opening Bond Balance \$ 273,511,624 \$ 267,747,773 \$ 264,713,713 \$ 261,304,697 \$ 254,961,866 \$ 249,709,571 \$ 245,011,660 \$ 245,544,775 \$ 235,564,775 \$ 232,191,072	17,273

ANNUALISED CPR	CPR % p.a
Dec-19	20.52%
Jan-20	10.47%
Feb-20	12.13%
Mar-20	23.55%
Apr-20	19.95%
May-20	18.15%
Jun-20	10.38%
Jul-20	26.03%
Aug-20	13.79%
Sep-20	14.19%
Oct-20	21.38%
Nov-20	20.49%

Principal Draw - Liquidity Reserve Account 1,860,025 - SUPPORTING RATINGS - Role Party Current Rating Fitch / Moodys Role Moodys A+/A2 Fixed Rate Swap Provider BNP PARIBAS A+/A2 Liquidity Reserve Account Holder BNP PARIBAS A+/A2 Bank Account Provider MUFG Bank, Ltd A, A-1/P-1 A-/P-1 Servicer: AMP Bank Limited BB8/Ba2 Servicer: Servicer Rating: N/A Servicer Rating: Servicer Rating: Servicer Rating: N/A Servicer Trust Servicer Rating: Progress 2005-1 Trust Progress 2005-2 Trust Servicer Servicer Rating: Servicer Trust Progress 2005-1 Trust Progress 2005-1 Trust Servicer Servicer Servicer Rating: Servicer Trust Progress 2011-1 Trust Progress 2011-1 Trust Servicer Servicer Rating: Servicer Servi	RESERVES	<u>Limit</u>	Available	Drawn	
Excess Reserve 1,000,00 1,000,000 - SUPPORTING RATINGS Role Party Current Raing Fitch / Moodys Rating Trigger Fitch / Moodys Fixed Rate Swap Provider Liquidity Reserve Account Holder BNP PARIBAS A+/A2 below A-1+/P-1 BUP PARIBAS A+/A2 below A-1+/P-1 A-/P-1 Bury Parity WUFG Bank, Ltd A, A-1/P-1 A-/P-1 Bank Account Provider BB/B/Baa2 Servicer Rating: N/A Servicer Rating: N/A Progress 2005-2 Trust Frister Servicer Trust Servicer Rating: Progress 2005-1 Trust Progress 2007-16 Trust Progress 2006-1 Trust Progress 2009-1 Trust Frister Servicer Servicer Servicer Trust Progress 2001-1 Trust Progress 2001-1 Trust Progress 2001-1 Trust Progress 2001-1 Trust Progress 2001-1 Trust Progress 2001-1 Trust Progress 2001-1 Trust Progress 2001-1 Trust Progress 2001-1 Trust Progress 2001-1 Trust Progress 2001-1 Trust Progress 2001-1 Trust Progress 2001-1 Trust Progress 2001-1 Trust Progress 2001-1 Trust Progress 2001-1 Trust Progress 2001-1 Trust Progress 2001-1 Trust <t< th=""><th>Principal Draw</th><th></th><th></th><th>-</th><th></th></t<>	Principal Draw			-	
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