PROGRESS 2008-1R TRUST

Monday, 24 May 2021 - Payment Date

| | | | 1101100, 24 1104 2021 | r ayment bate | | | |
|--|------------------|----------------------------|-----------------------------|----------------------------|------------------------------|---------------------|------------|
| Transaction Name: | | Progress 2008-1R Trust | | | | | |
| Trustee: | | Perpetual Trustee Comp | any Limited | | | | |
| Security Trustee: | | P.T. Limited | any Enniced | | | | |
| Originator: | | AMP Bank Limited | | | | | |
| Servicer & Custodian: | | AMP Bank Limited | | | | | |
| Issue Date: | | Thursday,23rd October 2 | 2008 | | | | |
| Maturity Date: | | Tuesday, 23th November | | | | | |
| Payment Date: | | The 23rd day of each mo | | | | | |
| - | | Sydney & Melbourne | inch i | | | | |
| Business Day for Payments: Determination Date & Ex-Interest Date: | | | are each Payment Date | | | | |
| | | Three Business Days before | | | | | |
| Substitution End Date: | | Sunday, 23th October 20 | 116 | | | | |
| Stock Exchange Listing: | | | | | | | |
| | | Dava | Manain | Interest Calculation | | | |
| | | Base | Margin | | | | |
| Class A Notes | | 1 M BBSW | 50 bps | Actual/365 | | | |
| Class AB Notes | | 1 M BBSW | 60 bps | Actual/365 | | | |
| Class B Notes | | 1 M BBSW | 0 bps | Actual/365 | | | |
| | | | | | | | |
| | Currency | Initial Stated Amount | Current Invested Amount | Current Stated Amount | Percentages at Issue | Current Percentages | Rating S&P |
| Class A Notes | A\$ | 3,300,000,000.00 | 3,300,000,000.00 | 3,300,000,000.00 | 82.5000% | 82.5000% | AAA |
| Class AB Notes | A\$ | 400,000,000.00 | 400,000,000.00 | 400,000,000.00 | 10.0000% | 10.0000% | AAA |
| Class B Notes | A\$ | 300,000,000.00 | 300,000,000.00 | 300,000,000.00 | 7.5000% | 7.5000% | |
| TOTAL | | 4,000,000,000.00 | 4,000,000,000.00 | 4,000,000,000.00 | 100.0000% | 100.0000% | |
| | | | | | | | |
| Current Payment Date: | | Monday, 24 May 2021 | | | | | |
| | Pre Payment Date | | | | Interest Payment (per | Post Payment Date | |
| | Bond Factors | Coupon Rate | Coupon Rate Reset Date | Current Issued Notes (No.) | security) | Bond Factors | |
| Class A Notes | 1.00 | 0.5090% | 24-May-21 | 33,000 | 43.23 | 1.0000 | |
| Class AB Notes | 1.00 | 0.6090% | 24-May-21 | 4,000 | 51.72 | 1.0000 | |
| Class B Notes | 1.00 | 0.0090% | 24-May-21 | 3,000 | 0.76 | 1.0000 | |
| TOTAL | | | | 40,000 | 95.72 | | |
| | | | | | | | |
| COLLATERAL INFORMATION | | | At Issue | | <u>Apr - 21</u> | | |
| Total contraint | | | 62 44C 000 022 CO | | 60.000 F44.040 70 | | |
| Total pool size: | | | \$2,446,809,933.68 12926 | | \$3,839,514,813.79 15,993 | | |
| Total Number Of Loans (UnConsolidated): | | | | | | | |
| Total number of loans (consolidating split loans): | | | 7512 | | 9,749 | | |
| Average loan Size: | | | \$325,720.17 | | \$393,836.78 | | |
| Maximum loan size: | | | \$1,999,860.00 | | \$1,988,604.00 | | |
| Total property value: | | | \$4,157,812,846.00 | | \$7,440,475,039.10 | | |
| Number of Properties: | | | 8480 | | 10,257 | | |
| Average property value: | | | \$490,308.12 | | \$725,404.61 | | |
| Average current LVR: | | | 61.41% | | 54.47% | | |
| Average Term to Maturity (months): | | | 327.41 | | 278.56 | | |
| Maximum Remaining Term to Maturity (months): | | | 359.21 | | 359.24 | | |
| Weighted Average Seasoning (months): | | | 14.47 | | 52.84 | | |
| Weighted Average Current LVR: | | | 66.50% | | 62.35% | | |
| Weighted Average Term to Maturity (months): | | | 333.36 | | 299.78 | | |
| % of pool with loans > \$500,000: | | | 34.00% | | 51.93% | | |
| % of pool (amount) LoDoc Loans: | | | 0.72% | | 0.04% | | |
| Maximum Current LVR: | | | 95.00% | | 360.53% | | |
| % Fixed Rate Loans(Value): | | | 23.92% | | 14.82% | | |
| % Interst Only loans (Value): | | | 51.21% | | 15.12% | | |
| | | | 8.57% | | 3.05% | | |
| Weighted Average Coupon: Investment Loans: | | | 25.33% | | 22.54% | | |
| investment Loans. | | | 25.5570 | | 22.34/6 | | |
| Outstanding Balance Distribution | | | \$ % at Issue | | <u> Apr - 21</u> | | |
| ≤ \$0 | | | 0.00% | | -0.07% | | |
| ≥ \$0 > \$0 and ≤ \$100,000 | | | 1.36% | | 0.97% | | |
| > $$100,000 \text{ and } \le $150,000$ | | | 3.70% | | 1.43% | | |
| $>$ \$100,000 and \leq \$150,000 > \$150,000 and \leq \$200,000 | | | 7.57% | | 2.88% | | |
| > $$200,000 \text{ and } \le $250,000$ | | | 10.16% | | 4.65% | | |
| > $$250,000 and $3250,000$ > $$250,000 and $300,000$ | | | 10.16% | | 4.65% 6.84% | | |
| $>$ \$250,000 and \leq \$350,000 > \$300,000 and \leq \$350,000 | | | 12.30% | | 7.29% | | |
| > $$300,000 and $350,000$ > $$350,000 and $400,000$ | | | 9.11% | | 8.04% | | |
| > \$400,000 and \leq \$450,000 | | | 6.12% | | 7.95% | | |
| > \$400,000 and \leq \$450,000 > \$450,000 and \leq \$500,000 | | | | | | | |
| | | | 5.60% | | 8.08% | | |
| > \$500,000 and ≤ \$550,000 | | | 4.44% | | 7.92% | | |
| > \$550,000 and \leq \$600,000 | | | 4.10% | | 6.92% | | |
| > \$600,000 and ≤ \$650,000 | | | 3.25% | | 6.04% | | |
| > \$650,000 and ≤ \$700,000 | | | 3.14% | | 4.74% | | |
| > \$700,000 and ≤ \$750,000 | | | 2.60% | | 3.99% | | |
| > \$750,000 and ≤ \$800,000 | | | 2.06% | | 3.37% | | |
| > \$800,000 and ≤ \$850,000 | | | 1.42% | | 2.38% | | |
| > \$850,000 and ≤ \$900,000 | | | 1.37% | | 2.46% | | |
| > \$900,000 and ≤ \$950,000 | | | 1.59% | | 2.69% | | |
| > \$950,000 and ≤ \$1,000,000 | | | 1.36% | | 2.64% | | |
| > \$1,000,000 and ≤ \$1,050,000 | | | 1.09% | | 2.48% | | |
| > \$1,050,000 and ≤ \$1,100,000 | | | 0.88% | | 2.02% | | |
| > \$1,100,000 and ≤ \$1,150,000 | | | 0.74% | | 1.67% | | |
| > \$1,150,000 and ≤ \$1,200,000 | | | 0.63% | | 1.31% | | |
| > \$1,200,000 and ≤ \$1,250,000 | | | 0.55% | | 0.70% | | |
| > \$1,250,000 and ≤ \$1,300,000 | | | 0.47% | | 0.00% | | |
| > \$1,300,000 and ≤ \$1,400,000 | | | 1.22% | | 0.10% | | |
| > \$1,400,000 and ≤ \$1,500,000 | | | 1.07% | | 0.11% | | |
| > \$1,500,000 and ≤ \$1,750,000 | | | 1.33% | | 0.34% | | |
| > \$1,750,000 and ≤ \$2,000,000 | | | 0.69% | | 0.05% | | |
| Total | | | 100.00% | | 100.00% | | |
| | | | | | | | |

| Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% | <u>\$ % at Issue</u> 0.00% 2.44% | <u>Apr - 21</u> |
|---|--|---|
| > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% | | |
| > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% | 2 449/ | -0.07% |
| > 30% and ≤ 35% > 35% and ≤ 40% | 2.44% | 3.47% |
| > 35% and ≤ 40% | 1.42% | 1.76% |
| | 2.16% | 2.57% |
| > 40% and < 45% | 2.84% | 3.56% |
| i lovalid 2 lova | 3.64% | 4.82% |
| > 45% and ≤ 50% | 4.42% | 5.52% |
| > 50% and ≤ 55% | 5.25% | 7.11% |
| > 55% and ≤ 60% | 6.65% | 7.72% |
| > 60% and ≤ 65% | 8.11% | 9.37% |
| > 65% and ≤ 70% | 9.76% | 12.56% |
| > 70% and ≤ 75% | 12.31% | 17.92% |
| > 75% and ≤ 80% | 32.32% | 17.28% |
| > 80% and ≤ 85% | 2.08% | 4.33% |
| > 85% and ≤ 90% | 3.02% | 1.56% |
| > 90% and ≤ 95% | 3.59% | 0.16% |
| > 95% and ≤ 100% | 0.00% | 0.10% |
| > 100% | 0.00% | 0.26% |
| Total | 100.00% | 100.00% |
| | 10010075 | 100.00% |
| Mortgage Insurance | <u>\$ % at Issue</u> | <u>Apr - 21</u> |
| Genworth | 14.08% | 17.69% |
| QBE | 7.20% | 2.30% |
| | | |
| Insurable Total | 78.72% 100.00% | 80.01% 100.00% |
| Iotal | 100.00% | 100.00% |
| | | |
| Seasoning Analysis | <u>\$ % at Issue</u> | <u>Apr - 21</u> |
| > 0 mths and \leq 3 mths | 12.74% | 3.32% |
| > 3 mths and \leq 6 mths | 30.29% | 0.19% |
| > 6 mths and \leq 9 mths | 18.24% | 0.19% |
| > 6 mtns and \leq 9 mtns > 9 mths and \leq 12 mths | 9.96% | 0.09% |
| > 9 mtns and ≤ 12 mtns > 12 mths and ≤ 15 mths | 9.96% 7.04% | 2.72% |
| | | |
| > 15 mths and ≤ 18 mths | 2.91% | 6.27% |
| > 18 mths and \leq 21 mths | 1.68% | 6.30% |
| > 21 mths and \leq 24 mths | 1.89% | 2.24% |
| > 24 mths and ≤ 36 mths | 4.91% | 12.23% |
| > 36 mths and ≤ 48 mths | 2.48% | 22.64% |
| > 48 mths and ≤ 60 mths | 2.61% | 15.80% |
| > 60 mths and ≤ 72 mths | 1.97% | 6.92% |
| > 72 mths and ≤ 84 mths | 1.38% | 5.86% |
| > 84 mths and ≤ 96 mths | 0.65% | 5.16% |
| > 96 mths and \leq 108 mths | 0.45% | 2.17% |
| > 108 mths and \leq 120 mths | 0.42% | 1.34% |
| > 120 mths | 0.38% | 6.49% |
| Total | 100.00% | 100.00% |
| | | |
| Geographic Distribution | \$ % at Issue | <u> Apr - 21</u> |
| NSW - Inner City | 0.23% | 0.10% |
| | 33.00% | 37.67% |
| NSW - Metro | 8.03% | |
| NSW - Metro NSW - Non Metro | | |
| NSW - Non Metro | | 8.48% |
| | 41.26% | |
| NSW - Non Metro Total NSW | 41.26% | 8.48% |
| NSW - Non Metro | 41.26% 0.00% | 8.48% 46.25% 0.00% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Metro | 41.26% 0.00% 2.02% | 8.48% 46.25% 0.00% 2.09% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro | 41.26% 0.00% 2.02% 0.00% | 8.48% 46.25% 0.00% 2.09% 0.00% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Metro | 41.26% 0.00% 2.02% | 8.48% 46.25% 0.00% 2.09% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT | 41.26% 0.00% 2.02% 0.00% 2.02% | 8.48% 46.25% 0.00% 2.09% 2.09% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City | 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% | 8.48% 46.25% 0.00% 2.09% 0.00% 2.09% 0.14% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City VIC - Metro | 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% | 8.48% 46.25% 0.00% 2.09% 0.00% 2.09% 0.14% 19.36% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City VIC - Non Metro VIC - Non Metro | 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% 2.26% | 8.48% 46.25% 0.00% 2.09% 0.00% 2.09% 0.14% 19.36% 1.77% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City VIC - Metro | 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% | 8.48% 46.25% 0.00% 2.09% 0.00% 2.09% 0.14% 19.36% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City VIC - Non Metro Total VIC | 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% | 8.48% 46.25% 0.00% 2.09% 0.00% 2.09% 0.14% 19.36% 1.77% 21.27% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Onn Metro VIC - Non Metro Total VIC TAS - Inner City | 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% | 8.48% 46.25% 0.00% 2.09% 0.14% 19.36% 1.77% 21.27% 0.01% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City VIC - Non Metro Total VIC TAS - Inner City TAS - Metro | 41.26% 0.00% 2.02% 0.03% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% | 8.48% 46.25% 0.00% 2.09% 0.00% 2.09% 19.36% 1.77% 21.27% 0.01% 0.37% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City VIC - Non Metro Total VIC TAS - Inner City TAS - Inner City TAS - Non Metro | 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% | 8.48% 46.25% 0.00% 2.09% 0.00% 19.36% 19.36% 1.77% 21.27% 0.01% 0.37% 0.14% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City VIC - Non Metro Total VIC TAS - Inner City TAS - Metro | 41.26% 0.00% 2.02% 0.03% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% | 8.48% 46.25% 0.00% 2.09% 0.00% 2.99% 19.36% 1.77% 21.27% 0.01% 0.37% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City VIC - Non Metro Total VIC TAS - Inner City TAS - Inner City TAS - Non Metro Total TAS | 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% 1.03% | 8.48% 46.25% 0.00% 2.09% 0.14% 19.36% 1.77% 21.27% 0.01% 0.37% 0.14% 0.52% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Non Metro Total ACT VIC - Inner City VIC - Non Metro Total VIC TAS - Inner City TAS - Inner City TAS - Non Metro Total TAS QLD - Inner City | 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% 1.03% 0.22% | 8.48% 46.25% 0.00% 2.09% 0.00% 19.36% 1.77% 21.27% 0.01% 0.37% 0.14% 0.52% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City VIC - Non Metro Total VIC TAS - Inner City TAS - Inner City TAS - Non Metro TAS - Non Metro Total TAS | 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% 1.03% 0.22% 8.44% | 8.48% 46.25% 0.00% 2.09% 0.06% 19.36% 1.77% 21.27% 0.01% 0.37% 0.14% 0.52% 0.02% 8.55% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Metro VIC - Non Metro Total VIC TAS - Inner City TAS - Inner City TAS - Metro Total TAS QLD - Inner City QLD - Inner City QLD - Non Metro | 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% 1.03% 0.22% 8.44% 7.26% | 8.48% 46.25% 0.00% 2.09% 0.14% 19.36% 1.77% 21.27% 0.01% 0.37% 0.14% 0.52% 0.02% 8.55% 5.14% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City VIC - Metro VIC - Non Metro Total VIC TAS - Inner City TAS - Inner City TAS - Non Metro TAS - Non Metro | 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% 1.03% 0.22% 8.44% | 8.48% 46.25% 0.00% 2.09% 0.06% 19.36% 1.77% 21.27% 0.01% 0.37% 0.14% 0.52% 0.02% 8.55% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City VIC - Metro Total VIC TAS - Inner City TAS - Inner City TAS - Metro TAS - Non Metro Total TAS QLD - Inner City QLD - Non Metro Total QLD | 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% 1.03% 0.22% 8.44% 7.26% 15.92% | 8.48% 46.25% 0.00% 2.09% 0.00% 19.36% 1.77% 21.27% 0.01% 0.37% 0.14% 0.52% 0.02% 8.55% 5.14% 13.72% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City VIC - Metro VIC - Non Metro Total VIC TAS - Inner City TAS - Nenre City TAS - Non Metro Total TAS QLD - Inner City QLD - Inner City QLD - Non Metro Total QLD WA - Inner City | 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% 1.03% 0.22% 8.44% 7.26% 15.92% 0.18% | 8.48% 46.25% 0.00% 2.09% 0.14% 19.36% 1.77% 21.27% 0.01% 0.37% 0.14% 0.52% 0.02% 8.55% 5.14% 13.72% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Non Metro Total VIC TAS - Inner City TAS - Inner City TAS - Non Metro Total TAS QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Inner City WA - Metro | 41.26% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% 1.03% 0.22% 8.44% 7.26% 15.92% 0.18% 11.46% | 8.48% 46.25% 0.00% 2.09% 0.14% 19.36% 1.77% 21.27% 0.01% 0.37% 0.14% 0.52% 0.02% 8.55% 5.14% 13.72% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City VIC - Metro VIC - Non Metro Total VIC TAS - Inner City TAS - Metro TAS - Metro TAS - Non Metro Total TAS QLD - Inner City QLD - Inner City QLD - Non Metro Total QLD WA - Inner City | 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% 1.03% 0.22% 8.44% 7.26% 15.92% 0.18% | 8.48% 46.25% 0.00% 2.09% 0.04% 19.36% 1.77% 21.27% 0.01% 0.37% 0.14% 0.52% 0.02% 8.55% 5.14% 13.72% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Metro ACT - Non Metro Total ACT VIC - Inner City VIC - Non Metro Total VIC TAS - Inner City TAS - Inner City TAS - Non Metro Total TAS QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Inner City WA - Metro | 41.26% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% 1.03% 0.22% 8.44% 7.26% 15.92% 0.18% 11.46% | 8.48% 46.25% 0.00% 2.09% 0.00% 19.36% 1.77% 21.27% 0.01% 0.37% 0.14% 0.52% 0.02% 8.55% 5.14% 13.72% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Non Metro Total ACT VIC - Inner City VIC - Non Metro Total VIC TAS - Inner City TAS - Inner City TAS - Non Metro Total TAS QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Metro WA - Non Metro | 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% 1.03% 0.22% 8.44% 7.26% 15.92% 0.18% 11.46% 1.09% | 8.48% 46.25% 0.00% 2.09% 19.36% 1.77% 21.27% 0.01% 0.37% 0.14% 0.52% 0.02% 8.55% 13.72% 0.07% 10.86% 0.61% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Non Metro Total ACT VIC - Inner City VIC - Non Metro Total VIC TAS - Inner City TAS - Inner City TAS - Non Metro Total TAS QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Metro WA - Non Metro | 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% 1.03% 0.22% 8.44% 7.26% 15.92% 0.18% 11.46% 1.09% | 8.48% 46.25% 0.00% 2.09% 19.36% 1.77% 21.27% 0.01% 0.37% 0.14% 0.52% 0.02% 8.55% 5.14% 13.72% 0.07% 10.86% 0.61% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City VIC - Metro VIC - Non Metro Total VIC TAS - Inner City TAS - Non Metro Total TAS QLD - Inner City QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Inner City WA - Non Metro Total QLD | 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% 1.03% 0.22% 8.44% 7.26% 15.92% 0.18% 11.46% 1.09% 12.74% | 8.48% 46.25% 0.00% 2.09% 0.00% 19.36% 1.77% 21.27% 0.01% 0.37% 0.14% 0.52% 0.02% 8.55% 5.14% 13.72% 0.07% 10.86% 0.61% 11.54% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Non Metro Total ACT VIC - Inner City VIC - Non Metro Total VIC TAS - Inner City TAS - Metro TAS - Non Metro Total TAS QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Metro Total QLD SA - Inner City SA - Inner City SA - Metro | 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% 1.03% 0.22% 8.44% 7.26% 15.92% 0.18% 11.46% 1.09% 12.74% 0.05% 5.23% | 8.48% 46.25% 0.00% 2.09% 0.00% 19.36% 1.77% 21.27% 0.01% 0.37% 0.14% 0.52% 0.02% 8.55% 5.14% 13.72% 0.07% 10.86% 0.61% 11.54% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City VIC - Metro Total VIC TAS - Inner City TAS - Metro TAS - Non Metro Total TAS QLD - Inner City QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Inner City WA - Non Metro Total WA SA - Inner City SA - Metro SA - Metro SA - Non Metro | 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% 1.03% 0.22% 8.44% 7.26% 15.92% 0.18% 11.46% 1.09% 12.74% 0.05% | 8.48% 46.25% 0.00% 2.09% 19.36% 1.77% 21.27% 0.01% 0.37% 0.14% 0.52% 0.02% 8.55% 5.14% 13.72% 0.07% 10.86% 0.61% 11.54% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City VIC - Metro Total VIC TAS - Inner City TAS - Metro TAS - Non Metro Total TAS QLD - Inner City QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Inner City WA - Non Metro Total WA SA - Inner City SA - Metro SA - Metro SA - Non Metro | 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% 1.03% 0.22% 8.44% 7.26% 15.92% 0.18% 11.46% 1.09% 12.74% | 8.48% 46.25% 0.00% 2.09% 0.00% 19.36% 1.77% 21.27% 0.01% 0.37% 0.14% 0.52% 0.02% 8.55% 5.14% 13.72% 0.07% 10.86% 0.61% 11.54% 0.03% 0.33% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Non Metro Total ACT VIC - Inner City VIC - Inner City VIC - Metro Total VIC TAS - Inner City TAS - Metro TAS - Non Metro Total TAS QLD - Inner City QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Inner City WA - Non Metro Total WA SA - Inner City SA - Metro SA - Metro SA - Non Metro | 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% 1.03% 0.22% 8.44% 7.26% 15.92% 0.18% 11.46% 1.09% 12.74% | 8.48% 46.25% 0.00% 2.09% 0.00% 19.36% 1.77% 21.27% 0.01% 0.37% 0.14% 0.52% 0.02% 8.55% 5.14% 13.72% 0.07% 10.86% 0.61% 11.54% 0.03% 0.33% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Non Metro Total ACT VIC - Inner City VIC - Non Metro Total VIC TAS - Inner City TAS - Inner City TAS - Non Metro Total TAS QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Inner City WA - Non Metro Total QLD SA - Inner City SA - Inner City SA - Metro SA - Non Metro Total SA | 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% 1.03% 0.22% 8.44% 7.26% 15.92% 0.18% 11.46% 1.09% 12.74% 0.05% 5.23% 0.56% 5.84% | 8.48% 46.25% 0.00% 2.09% 0.14% 19.36% 1.77% 21.27% 0.01% 0.37% 0.14% 0.52% 0.02% 8.55% 5.14% 13.72% 0.07% 10.86% 0.61% 11.54% 0.03% 3.98% 0.33% 4.34% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Non Metro Total ACT VIC - Inner City VIC - Non Metro Total VIC TAS - Inner City TAS - Inner City QLD - Inner City QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Metro Total QLD SA - Inner City SA - Inner City SA - Non Metro Total SA NT - Inner City | 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% 1.03% 0.22% 8.44% 7.26% 15.92% 0.18% 11.46% 1.09% 12.74% 0.05% 5.23% 0.56% 5.84% | 8.48% 46.25% 0.00% 2.09% 0.00% 19.36% 1.77% 21.27% 0.01% 0.37% 0.14% 0.52% 0.02% 8.55% 13.72% 0.02% 10.86% 0.61% 11.54% 0.03% 3.98% 0.33% 4.34% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Non Metro Total ACT VIC - Inner City VIC - Non Metro Total VIC TAS - Inner City TAS - Inner City QLD - Inner City QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Inner City WA - Inner City SA - Metro SA - Non Metro Total SA SA - Inner City NT - Inner City NT - Inner City NT - Non Metro | 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% 1.03% 0.22% 8.44% 7.26% 15.92% 0.18% 11.46% 1.09% 12.74% 0.05% 5.23% 0.56% 5.84% | 8.48% 46.25% 0.00% 2.09% 19.36% 1.77% 21.27% 0.01% 0.37% 0.14% 0.52% 0.02% 8.55% 5.14% 13.72% 0.02% 0.02% 0.02% 0.61% 11.54% 0.61% 0.61% 0.33% 4.34% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Non Metro Total ACT VIC - Inner City VIC - Non Metro Total VIC TAS - Inner City TAS - Inner City QLD - Inner City QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Inner City WA - Inner City SA - Metro SA - Non Metro Total SA SA - Inner City NT - Inner City NT - Inner City NT - Non Metro | 41.26% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% 1.03% 0.22% 8.44% 7.26% 15.92% 0.18% 1.09% 12.74% 0.05% 5.23% 0.56% 5.84% | 8.48% 46.25% 0.00% 2.09% 0.03% 19.36% 1.77% 21.27% 0.01% 0.37% 0.14% 0.37% 0.14% 0.52% 0.02% 8.55% 5.14% 13.72% 0.07% 10.86% 0.61% 0.33% 4.34% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Non Metro Total ACT VIC - Inner City VIC - Non Metro Total VIC TAS - Inner City TAS - Inner City QLD - Inner City QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Metro SA - Inner City SA - Inner City SA - Non Metro Total SA SA - Inner City SA - Non Metro Total SA NT - Inner City NT - Metro SA - Non Metro Total SA | 41.26% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% 1.03% 0.22% 8.44% 7.26% 15.92% 0.18% 1.09% 12.74% 0.05% 5.23% 0.56% 5.84% | 8.48% 46.25% 0.00% 2.09% 19.36% 1.77% 21.27% 0.01% 0.37% 0.14% 0.52% 0.02% 8.55% 5.14% 13.72% 0.02% 0.02% 0.02% 0.61% 11.54% 0.61% 0.61% 0.33% 4.34% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Non Metro Total ACT VIC - Inner City VIC - Non Metro Total VIC TAS - Inner City TAS - Inner City QLD - Inner City QLD - Non Metro Total TAS QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Non Metro Total QLD SA - Inner City SA - Metro SA - Non Metro Total SA SA - Inner City SA - Metro SA - Non Metro Total SA SI - Inner City SA - Metro SA - Non Metro Total SA SI - Inner City SA - Metro SA - Non Metro Total SA NT - Inner City NT - Non Metro Total SA NT - Non Metro Total SA | 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% 1.03% 0.22% 8.44% 7.26% 15.92% 0.18% 11.46% 1.09% 12.74% 0.05% 5.23% 0.56% 5.84% 0.00% 0.18% 0.03% 0.20% | 8.48% 46.25% 0.00% 2.09% 19.36% 1.77% 21.27% 0.01% 0.37% 0.14% 0.52% 0.02% 8.55% 5.14% 13.72% 0.02% 0.02% 0.02% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Non Metro Total ACT VIC - Inner City VIC - Non Metro Total VIC TAS - Inner City TAS - Inner City TAS - Non Metro Total TAS QLD - Inner City QLD - Metro QLD - Non Metro Total QLD SA - Inner City SA - Inner City SA - Non Metro Total SA NT - Inner City NT - Metro NT - Non Metro Total SA | 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% 1.03% 0.22% 8.44% 7.26% 15.92% 0.18% 11.46% 1.09% 12.74% 0.05% 5.23% 0.56% 5.84% 0.00% 0.18% 0.39% 0.20% 1.37% 78.92% | 8.48% 46.25% 0.00% 2.09% 0.00% 19.36% 1.77% 21.27% 0.01% 0.37% 0.14% 0.52% 0.02% 8.55% 0.02% 8.55% 0.02% 8.55% 13.72% 0.07% 10.86% 0.61% 11.54% 0.03% 3.98% 0.33% 4.34% 0.00% 0.18% 0.04% 0.22% |
| NSW - Non Metro Total NSW ACT - Inner City ACT - Non Metro Total ACT VIC - Inner City VIC - Non Metro Total VIC TAS - Inner City TAS - Inner City QLD - Inner City QLD - Non Metro Total TAS QLD - Inner City QLD - Non Metro Total QLD WA - Inner City WA - Non Metro Total QLD SA - Inner City SA - Metro SA - Non Metro Total SA SA - Inner City SA - Metro SA - Non Metro Total SA SI - Inner City SA - Metro SA - Non Metro Total SA SI - Inner City SA - Metro SA - Non Metro Total SA NT - Inner City NT - Non Metro Total SA NT - Non Metro Total SA | 41.26% 0.00% 2.02% 0.00% 2.02% 0.53% 18.19% 2.26% 20.98% 0.16% 0.39% 0.48% 1.03% 0.22% 8.44% 7.26% 15.92% 0.18% 11.46% 1.09% 12.74% 0.05% 5.23% 0.56% 5.84% 0.00% 0.18% 0.03% 0.20% | 8.48% 46.25% 0.00% 2.09% 0.00% 2.09% 19.36% 1.77% 21.27% 0.01% 0.37% 0.14% 0.52% 0.02% 8.55% 5.14% 13.72% 0.07% 10.86% 0.61% 11.54% 0.03% 3.98% 0.33% 4.34% |

| ARREARS \$ % (scheduled balance basis) | <u>31-60</u> | <u>61-90</u> | <u>90+</u> | Total |
|--|--|--|--|---|
| May-20 | 0.25% | 0.15% | 0.41% | 0.81% |
| Jun-20 | 0.10% | 0.13% | 0.48% | 0.71% |
| Jul-20 | 0.09% | 0.06% | 0.49% | 0.65% |
| | | | | |
| Aug-20 | 0.12% | 0.05% | 0.49% | 0.67% |
| Sep-20 | 0.19% | 0.08% | 0.48% | 0.76% |
| Oct-20 | 0.15% | 0.08% | 0.44% | 0.67% |
| Nov-20 | 0.30% | 0.07% | 0.48% | 0.85% |
| Dec-20 | 0.32% | 0.19% | 0.50% | 1.01% |
| Jan-21 | 0.34% | 0.24% | 0.56% | 1.13% |
| Feb-21 | 0.38% | 0.12% | 0.55% | 1.05% |
| | | | | |
| Mar-21 | 0.29% | 0.23% | 0.60% | 1.13% |
| Apr-21 | 0.41% | 0.22% | 0.61% | 1.24% |
| | | | | |
| MORTGAGE IN POSSESSION | No of Accounts | Amount (\$) | | |
| May-20 | 1 | 241,530 | | |
| Jun-20 | 1 | 242,453 | | |
| Jul-20 | 1 | 243,240 | | |
| Aug-20 | 2 | 539,951 | | |
| Sep-20 | 2 | 564,883 | | |
| - | | | | |
| Oct-20 | 2 | 570,703 | | |
| Nov-20 | 2 | 596,692 | | |
| Dec-20 | 2 | 599,032 | | |
| Jan-21 | 1 | 282,251 | | |
| Feb-21 | 1 | 284,681 | | |
| Mar-21 | 1 | 284,081 | | |
| Apr-21 | 1 | | | |
| Ahi-57 | 1 | 288,422 | | |
| MORTGAGE SALETY NET HAPDSHIPS Incl. COV 10 | No of Assounts | Amount (6) | | |
| MORTGAGE SAFETY NET\HARDSHIPS Incl. COV-19 | No of Accounts | Amount (\$) | | |
| May-20 | 1,441 | 444,404,278 | | |
| Jun-20 | 1,312 | 403,442,905 | | |
| Jul-20 | 1,233 | 380,851,013 | | |
| Aug-20 | 1,197 | 369,043,350 | | |
| Sep-20 | 1,079 | 336,919,117 | | |
| Oct-20 | 419 | 133,448,727 | | |
| | | | | |
| Nov-20 | 299 | 96,929,202 | | |
| Dec-20 | 239 | 80,624,940 | | |
| Jan-21 | 176 | 57,542,491 | | |
| Feb-21 | 106 | 37,646,082 | | |
| Mar-21 | 92 | 32,444,188 | | |
| Apr-21 | 82 | 29,242,170 | | |
| | | -, , - | | |
| *COVID-19 HARDSHIP | No of Accounts | Amount (\$) | | |
| May-20 | 1,379 | 424,667,391 | | |
| | - | | | |
| Jun-20 | 1,312 | 403,442,905 | | |
| Jul-20 | 1,165 | 360,990,946 | | |
| Aug-20 | 1,124 | 348,332,236 | | |
| Sep-20 | 1,021 | 321,348,914 | | |
| Oct-20 | 339 | 109,340,889 | | |
| Nov-20 | 229 | 73,415,935 | | |
| Dec-20 | 165 | | | |
| | | 55,876,524 | | |
| Jan-21 | 103 | 33,923,748 | | |
| Feb-21 | 33 | 12,593,582 | | |
| Mar-21 | 2 | 1,041,154 | | |
| Apr-21 | - | - | | |
| | | | | |
| PRINCIPAL LOSS | Gross Loss | LMI Claim | LMI Payment | Net loss |
| 2009 | 77,586.96 | - | - | 77,586.96 |
| 2010 | 220 640 20 | 101 (02 00 | 168,164.02 | 170,455.18 |
| | 338,619.20 | 181,682.89 | | |
| | | | | |
| 2012 | 296,135.60 | 260,535.58 | 234,496.76 | 66,046.01 |
| 2012 2013 | 296,135.60 354,807.46 | 260,535.58 321,243.45 | 234,496.76 320,134.72 | 66,046.01 37,714.24 |
| 2012 2013 2014 | 296,135.60 354,807.46 322,150.81 | 260,535.58 321,243.45 322,150.21 | 234,496.76 320,134.72 309,451.39 | 66,046.01 37,714.24 108.00 |
| 2012 2013 2014 2015 | 296,135.60 354,807.46 322,150.81 71,736.25 | 260,535.58 321,243.45 322,150.21 71,736.25 | 234,496.76 320,134.72 309,451.39 65,674.88 | 66,046.01 37,714.24 108.00 6,061.37 |
| 2012 2013 2014 2015 2016 | 296,135.60 354,807.46 322,150.81 71,736.25 1,244.06 | 260,535.58 321,243.45 322,150.21 71,736.25 1,244.06 | 234,496.76 320,134.72 309,451.39 65,674.88 229.33 | 66,046.01 37,714.24 108.00 6,061.37 1,014.73 |
| 2012 2013 2014 2015 | 296,135.60 354,807.46 322,150.81 71,736.25 | 260,535.58 321,243.45 322,150.21 71,736.25 | 234,496.76 320,134.72 309,451.39 65,674.88 | 66,046.01 37,714.24 108.00 6,061.37 |
| 2012 2013 2014 2015 2016 2017 | 296,135.60 354,807.46 322,150.81 71,736.25 1,244.06 70,640.80 | 260,535.58 321,243.45 322,150.21 71,736.25 1,244.06 70,640.80 | 234,496.76 320,134.72 309,451.39 65,674.88 229.33 36,753.18 | 66,046.01 37,714.24 108.00 6,061.37 1,014.73 33,887.62 |
| 2012 2013 2014 2015 2016 2017 2018 | 296,135.60 354,807.46 322,150.81 71,736.25 1,244.06 70,640.80 773,368.37 | 260,535.58 321,243.45 322,150.21 71,736.25 1,244.06 70,640.80 611,980.67 | 234,496.76 320,134.72 309,451.39 65,674.88 229.33 36,753.18 473,484.57 | 66,046.01 37,714.24 108.00 6,061.37 1,014.73 33,887.62 299,883.80 |
| 2012 2013 2014 2015 2016 2017 2018 2019 | 296,135.60 354,807.46 322,150.81 71,736.25 1,244.06 70,640.80 773,368.37 136,543.54 | 260,535.58 321,243.45 322,150.21 71,736.25 1,244.06 70,640.80 611,980.67 102,841.32 | 234,496.76 320,134.72 309,451.39 65,674.88 229.33 36,753.18 473,484.57 101,610.01 | 66,046.01 37,714.24 108.00 6,061.37 1,014.73 33,887.62 299,883.80 34,933.53 |
| 2012 2013 2014 2015 2016 2017 2018 2019 2020 | 296,135.60 354,807.46 322,150.81 71,736.25 1,244.06 70,640.80 773,368.37 136,543.54 138,762.13 | 260,535.58 321,243.45 322,150.21 71,736.25 1,244.06 70,640.80 611,980.67 | 234,496.76 320,134.72 309,451.39 65,674.88 229.33 36,753.18 473,484.57 101,610.01 135,751.13 | 66,046.01 37,714.24 108.00 6,061.37 1,014.73 33,887.62 299,883.80 34,933.53 3,011.00 |
| 2012 2013 2014 2015 2016 2017 2018 2019 2020 2020 | 296,135.60 354,807.46 322,150.81 71,736.25 1,244.06 70,640.80 773,388.37 136,543.54 138,762.13 51,421.36 | 260,535.58 321,243.45 322,150.21 71,736.25 1,244.06 70,640.80 611,980.67 102,841.32 138,762.13 | 234,496.76 320,134.72 309,451.39 65,674.88 229.33 36,753.18 473,484.57 101,610.01 135,751.13 | 66,046.01 37,714.24 108.00 6,061.37 1,014.73 33,887.62 299,883.80 34,933.53 3,011.00 51,698.12 |
| 2012 2013 2014 2015 2016 2017 2018 2019 2020 | 296,135.60 354,807.46 322,150.81 71,736.25 1,244.06 70,640.80 773,368.37 136,543.54 138,762.13 | 260,535.58 321,243.45 322,150.21 71,736.25 1,244.06 70,640.80 611,980.67 102,841.32 | 234,496.76 320,134.72 309,451.39 65,674.88 229.33 36,753.18 473,484.57 101,610.01 135,751.13 | 66,046.01 37,714.24 108.00 6,061.37 1,014.73 33,887.62 299,883.80 34,933.53 3,011.00 |
| 2012 2013 2014 2015 2016 2017 2018 2019 2020 2020 2021 Total | 296,135.60 354,807.46 322,150.81 71,736.25 1,244.06 70,640.80 773,368.37 136,543.54 138,762.13 51,421.36 2,633,016.54 | 260,535.58 321,243.45 322,150.21 71,736.25 1,244.06 70,640.80 611,980.67 102,841.32 138,762.13 | 234,496.76 320,134.72 309,451.39 65,674.88 229.33 36,753.18 473,484.57 101,610.01 135,751.13 | 66,046.01 37,714.24 108.00 6,061.37 1,014.73 33,887.62 299,883.80 34,933.53 3,011.00 51,698.12 |
| 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Total EXCESS SPREAD | 296,135.60 354,807.46 322,150.81 71,736.25 1,244.06 70,640.80 773,368.37 136,543.54 138,762.13 51,421.36 2,633,016.54 Excess Spread (A\$) | 260,535.58 321,243.45 322,150.21 71,736.25 1,244.06 70,640.80 611,980.67 102,841.32 138,762.13 - - 2,082,817.36 Excess Spread % p.a | 234,496.76 320,134.72 309,451.39 65,674.88 229.33 36,753.18 473,484.57 101,610.01 135,751.13 - - 1,845,749.99 Opening Bond Balance | 66,046.01 37,714.24 108.00 6,061.37 1,014.73 33,887.62 299,883.80 34,933.53 3,011.00 51,698.12 |
| 2012 2013 2014 2015 2016 2017 2018 2019 2020 2020 2021 Total EXCESS SPREAD May-20 | 296,135.60 354,807.46 322,150.81 71,736.25 1,244.06 70,640.80 773,368.37 136,543.54 138,762.13 51,421.36 2,633,016.54 <u>Excess Spread (AS)</u> 1,234,252.56 | 260,535.58 321,243.45 322,150.21 71,736.25 1,244.06 70,640.80 611,980.67 102,841.32 138,762.13 2,082,817.36 <u>Excess Spread % p.a</u> 0.3703% | 234,496.76 320,134.72 309,451.39 65,674.88 229.33 36,753.18 473,484.57 101,610.01 135,751.13 | 66,046.01 37,714.24 108.00 6,061.37 1,014.73 33,887.62 299,883.80 34,933.53 3,011.00 51,698.12 |
| 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Total EXCESS SPREAD May-20 Jun-20 | 296,135.60 354,807.46 322,150.81 71,736.25 1,244.06 770,640.80 773,368.37 136,543.54 138,762.13 51,421.36 2,633,016.54 <u>Excess Spread (A\$)</u> 1,234,252.56 2,763,890.09 | 260,535.58 321,243.45 322,150.21 71,736.25 1,244.06 70,640.80 611,980.67 102,841.32 138,762.13 2,082,817.36 Excess Spread % p.a 0.3703% 0.8290% | 234,496.76 320,134.72 309,451.39 65,674.88 229.33 36,753.18 473,484.57 101,610.01 135,751.10 135,751.19 1,845,749.99 Opening Bond Balance 4,000,000,000.00 | 66,046.01 37,714.24 108.00 6,061.37 1,014.73 33,887.62 299,883.80 34,933.53 3,011.00 51,698.12 |
| 2012 2013 2014 2015 2016 2017 2018 2019 2020 2020 2021 Total EXCESS SPREAD May-20 | 296,135.60 354,807.46 322,150.81 71,736.25 1,244.06 70,640.80 773,368.37 136,543.54 138,762.13 51,421.36 2,633,016.54 <u>Excess Spread (A\$)</u> 1,234,252.56 | 260,535.58 321,243.45 322,150.21 71,736.25 1,244.06 70,640.80 611,980.67 102,841.32 138,762.13 2,082,817.36 <u>Excess Spread % p.a</u> 0.3703% | 234,496.76 320,134.72 309,451.39 65,674.88 229.33 36,753.18 473,484.57 101,610.01 135,751.13 | 66,046.01 37,714.24 108.00 6,061.37 1,014.73 33,887.62 299,883.80 34,933.53 3,011.00 51,698.12 |
| 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Total EXCESS SPREAD May-20 Jun-20 | 296,135.60 354,807.46 322,150.81 71,736.25 1,244.06 770,640.80 773,368.37 136,543.54 138,762.13 51,421.36 2,633,016.54 <u>Excess Spread (A\$)</u> 1,234,252.56 2,763,890.09 | 260,535.58 321,243.45 322,150.21 71,736.25 1,244.06 70,640.80 611,980.67 102,841.32 138,762.13 2,082,817.36 Excess Spread % p.a 0.3703% 0.8290% | 234,496.76 320,134.72 309,451.39 65,674.88 229.33 36,753.18 473,484.57 101,610.01 135,751.10 135,751.19 1,845,749.99 Opening Bond Balance 4,000,000,000.00 | 66,046.01 37,714.24 108.00 6,061.37 1,014.73 33,887.62 299,883.80 34,933.53 3,011.00 51,698.12 |
| 2012 2013 2014 2015 2016 2017 2018 2020 2020 2021 Total EXCESS SPREAD May-20 Jun-20 Jul-20 Aug-20 | 296,135.60 354,807.46 322,150.81 71,736.25 1,244.06 70,640.80 773,368.37 136,543.54 138,762.13 51,421.36 2,633,016.54 Excess Spread (A\$) 1,234,252.56 2,763,890.09 1,029,497.85 2,298,932.15 | 260,535.58 321,243.45 322,150.21 71,736.25 1,244.06 70,640.80 611,980.67 102,841.32 138,762.13 | 234,496.76 320,134.72 309,451.39 65,674.88 229.33 36,753.18 473,484.57 101,610.01 135,751.13 | 66,046.01 37,714.24 108.00 6,061.37 1,014.73 33,887.62 299,883.80 34,933.53 3,011.00 51,698.12 |
| 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Total EXCESS SPREAD May-20 Jun-20 Jun-20 Jun-20 Sep-20 | 296,135.60 354,807.46 322,150.81 71,736.25 1,244.06 770,640.80 773,368.37 136,543.54 138,762.13 51,421.36 2,633,016.54 Excess Spread (AS) 1,234,252.56 2,763,890.09 1,029,497.85 2,298,932.15 2,114,014.51 | 260,535.58 321,243.45 322,150.21 71,736.25 1,244.06 70,640.80 611,980.67 102,841.32 138,762.13 - - 2,082,817.36 Excess Spread % p.a 0.3703% 0.8290% 0.3088% 0.6897% 0.6342% | 234,496.76 320,134.72 309,451.39 65,674.88 229.33 36,753.18 473,484.57 101,610.01 135,751.13 - - 1,845,749.99 Opening Bond Balance 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 | 66,046.01 37,714.24 108.00 6,061.37 1,014.73 33,887.62 299,883.80 34,933.53 3,011.00 51,698.12 |
| 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Total EXCESS SPREAD May-20 Jul-20 Jul-20 Sep-20 Oct-20 | 296,135.60 354,807.46 322,150.81 71,736.25 1,244.06 70,640.80 773,368.37 136,543.54 138,762.13 51,421.36 2,633,016.54 Excess Spread (AS) 1,234,252.56 2,763,890.09 1,029,497.85 2,298,932.15 2,114,014.51 | 260,535.58 321,243.45 322,150.21 71,736.25 1,244.06 70,640.80 611,980.67 102,841.32 138,762.13 2,082,817.36 Excess Spread % p.a 0.3703% 0.8290% 0.3088% 0.6897% 0.6342% 0.3687% | 234,496.76 320,134.72 309,451.39 65,674.88 229.33 36,753.18 473,484.57 101,610.01 135,751.13 1,845,749.99 Opening Bond Balance 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 | 66,046.01 37,714.24 108.00 6,061.37 1,014.73 33,887.62 299,883.80 34,933.53 3,011.00 51,698.12 |
| 2012 2013 2014 2015 2016 2017 2018 2020 2020 2021 Total EXCESS SPREAD May-20 Jun-20 Jul-20 Aug-20 Sep-20 Oct-20 Nov-20 | 296,135.60 354,807.46 322,150.81 71,736.25 1,244.06 70,640.80 773,368.37 136,543.54 138,762.13 51,421.36 2,633,016.54 Excess Spread (AS) 1,234,252.56 2,763,890.09 1,029,497.85 2,298,932.15 2,114,014.51 1,229,097.51 1,2542,831.85 | 260,535.58 321,243.45 322,150.21 71,736.25 1,244.06 70,640.80 611,980.67 102,841.32 138,762.13 - - - 2,082,817.36 Excess Spread % p.a 0.3703% 0.8290% 0.3088% 0.6897% 0.6342% 0.3687% 0.7628% | 234,496.76 320,134.72 309,451.39 65,5674.88 229.33 36,753.18 473,484.57 101,610.01 135,751.13 - - 0 0pening Bond Balance 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 | 66,046.01 37,714.24 108.00 6,061.37 1,014.73 33,887.62 299,883.80 34,933.53 3,011.00 51,698.12 |
| 2012 2013 2014 2015 2016 2017 2018 2020 2020 2021 Total EXCESS SPREAD May-20 Jun-20 Jun-20 Jun-20 Sep-20 Oct-20 Nov-20 Dec-20 | 296,135.60 354,807.46 322,150.81 71,736.25 1,244.06 70,640.80 773,368.37 136,543.54 138,762.13 51,421.36 2,633,016.54 Excess Spread (A\$) 1,234,252.56 2,763,890.09 1,029,497.85 2,298,932.15 2,114,014.51 1,224,251.56 2,214,014.51 1,229,097.51 2,542,831.85 1,472,721.99 | 260,535.58 321,243.45 322,150.21 71,736.25 1,244.06 70,640.80 611,980.67 102,841.32 138,762.13 2,082,817.36 Excess Spread % p.a 0.3703% 0.8290% 0.3088% 0.6897% 0.6342% 0.3687% | 234,496.76 320,134.72 309,451.39 65,674.88 229.33 36,753.18 473,484.57 101,610.01 135,751.13 | 66,046.01 37,714.24 108.00 6,061.37 1,014.73 33,887.62 299,883.80 34,933.53 3,011.00 51,698.12 |
| 2012 2013 2014 2015 2016 2017 2018 2020 2020 2021 Total EXCESS SPREAD May-20 Jun-20 Jul-20 Aug-20 Sep-20 Oct-20 Nov-20 | 296,135.60 354,807.46 322,150.81 71,736.25 1,244.06 70,640.80 773,368.37 136,543.54 138,762.13 51,421.36 2,633,016.54 Excess Spread (AS) 1,234,252.56 2,763,890.09 1,029,497.85 2,298,932.15 2,114,014.51 1,229,097.51 1,2542,831.85 | 260,535.58 321,243.45 322,150.21 71,736.25 1,244.06 70,640.80 611,980.67 102,841.32 138,762.13 - - - 2,082,817.36 Excess Spread % p.a 0.3703% 0.8290% 0.3088% 0.6897% 0.6342% 0.3642% 0.7628% | 234,496.76 320,134.72 309,451.39 65,5674.88 229.33 36,753.18 473,484.57 101,610.01 135,751.13 - - 0 0pening Bond Balance 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 | 66,046.01 37,714.24 108.00 6,061.37 1,014.73 33,887.62 299,883.80 34,933.53 3,011.00 51,698.12 |
| 2012 2013 2014 2015 2016 2017 2018 2020 2020 2021 Total EXCESS SPREAD May-20 Jun-20 Jun-20 Jun-20 Sep-20 Oct-20 Nov-20 Dec-20 | 296,135.60 354,807.46 322,150.81 71,736.25 1,244.06 770,640.80 773,368.37 136,543.54 138,762.13 51,421.36 2,633,016.54 Excess Spread (AS) 1,234,252.56 2,763,890.09 1,029,497.85 2,298,932.15 2,114,014.51 1,229,097.51 2,542,831.85 1,472,721.99 1,353,767.04 | 260,535.58 321,243.45 322,150.21 71,736.25 1,244.06 70,640.80 611,980.67 102,841.32 138,762.13 | 234,496.76 320,134.72 309,451.39 65,674.88 229.33 36,753.18 473,484.57 101,610.01 135,751.10 135,75 | 66,046.01 37,714.24 108.00 6,061.37 1,014.73 33,887.62 299,883.80 34,933.53 3,011.00 51,698.12 |
| 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Total EXCESS SPREAD May-20 Jul-20 Aug-20 Sep-20 Jul-20 Aug-20 Sep-20 Oct-20 Nov-20 Dec-20 Jan-21 Feb-21 | 296,135.60 354,807.46 322,150.81 71,736.25 1,244.06 70,640.80 773,368.37 136,543.54 138,762.13 51,421.36 2,633,016.54 Excess Spread (AS) 1,234,252.56 2,763,890.09 1,029,497.85 2,258,932.15 2,114,014.51 1,229,097.51 2,542,831.85 1,472,721.99 1,353,767.04 968,057.70 | 260,535.58 321,243.45 322,150.21 71,736.25 1,244.06 70,640.80 611,980.67 102,841.32 138,762.13 2,082,817.36 Excess Spread % p.a 0.3703% 0.8290% 0.3088% 0.6897% 0.6842% 0.3687% 0.642% 0.3687% 0.7628% 0.4418% 0.4061% 0.2904% | 234,496.76 320,134.72 309,451.39 65,674.88 229.33 36,753.18 473,484.57 101,610.01 135,751.13 1,845,749.99 Opening Bond Balance 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 | 66,046.01 37,714.24 108.00 6,061.37 1,014.73 33,887.62 299,883.80 34,933.53 3,011.00 51,698.12 |
| 2012 2013 2014 2015 2016 2017 2018 2020 2020 2021 Total EXCESS SPREAD May-20 Jun-20 Jun-20 Jun-20 Jun-20 Jun-20 Jun-20 Sep-20 Oct-20 Nov-20 Dec-20 Jan-21 Feb-21 Mar-21 | 296,135.60 354,807.46 322,150.81 71,736.25 1,244.06 70,640.80 773,368.37 136,543.54 138,762.13 51,421.36 2,633,016.54 Excess Spread (A\$) 1,234,252.56 2,763,890.09 1,029,497.85 2,298,932.15 2,114,014.51 1,229,097.51 2,2542,831.85 1,472,721.99 1,353,767.04 968,057.70 | 260,535.58 321,243.45 322,150.21 71,736.25 1,244.06 70,640.80 611,980.67 102,841.32 138,762.13 | 234,496.76 320,134.72 309,451.39 65,5674.88 229.33 36,753.18 473,484.57 101,610.01 135,751.13 - - 0 0pening Bond Balance 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 | 66,046.01 37,714.24 108.00 6,061.37 1,014.73 33,887.62 299,883.80 34,933.53 3,011.00 51,698.12 |
| 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Total EXCESS SPREAD May-20 Jul-20 Aug-20 Sep-20 Jul-20 Aug-20 Sep-20 Oct-20 Nov-20 Dec-20 Jan-21 Feb-21 | 296,135.60 354,807.46 322,150.81 71,736.25 1,244.06 70,640.80 773,368.37 136,543.54 138,762.13 51,421.36 2,633,016.54 Excess Spread (AS) 1,234,252.56 2,763,890.09 1,029,497.85 2,258,932.15 2,114,014.51 1,229,097.51 2,542,831.85 1,472,721.99 1,353,767.04 968,057.70 | 260,535.58 321,243.45 322,150.21 71,736.25 1,244.06 70,640.80 611,980.67 102,841.32 138,762.13 2,082,817.36 Excess Spread % p.a 0.3703% 0.8290% 0.3088% 0.6897% 0.6842% 0.3687% 0.642% 0.3687% 0.7628% 0.4418% 0.4061% 0.2904% | 234,496.76 320,134.72 309,451.39 65,674.88 229.33 36,753.18 473,484.57 101,610.01 135,751.13 1,845,749.99 Opening Bond Balance 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 4,000,000,000.00 | 66,046.01 37,714.24 108.00 6,061.37 1,014.73 33,887.62 299,883.80 34,933.53 3,011.00 51,698.12 |

| | | _ | | | |
|---|--|--------------------|--------------------|--|--|
| RESERVES | Available | Drawn | | | |
| Principal Draw Liquidity Reserve Account | n/a 60,000,000.00 | - | | | |
| Redraw Facility Limit | 60,000,000.00 | - | | | |
| Substitution Limit | 840,000,000.00 | - | | | |
| Substitution Account Balance | 100,485,186.87 | | | | |
| Inward Substitution Principal Amount | 100,485,180.87 | 105 920 270 17 | | | |
| Inward Substitution Frincipal Amount | 195,839,379.17 0 | | | | |
| Outward Substitution Principal Amount | _ | 0 | | | |
| Outward Substitution Principal Amount | - 3411 | | | | |
| | 5411 | | | | |
| SUPPORTING RATINGS | | | | | |
| Role | Party | Current Rating S&P | Rating Trigger S&P | | |
| Fixed Rate Swap Provider | BNP | A+/A2 | below A-1 and A | | |
| Liquidity Reserve Account Holder | CBA | A-1 | below A-2 or BBB+ | | |
| Bank Account Provider | Westpac | A-1 | below A-1 | | |
| | | | | | |
| SERVICER | | | | | |
| Servicer: | AMP Bank Limited BBB/Baa2 | | | | |
| Servicer Ranking or Rating: | | | | | |
| 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 2011-1 Trust Progress 2012-1 Trust | | | | |
| | Progress 2012-1 Trust Progress 2012-2 Trust | | | | |
| | Progress 2012-2 Trust Progress 2013-1 Trust | | | | |
| | Progress 2013-1 Trust | | | | |
| | Progress 2014-2 Trust | | | | |
| | Progress 2014-2 Trust | | | | |
| | Progress 2017-1 Trust | | | | |
| | Progress 2017-1 Trust | | | | |
| | Progress 2017-2 Trust Progress 2018-1 Trust | | | | |
| | Progress 2019-1 Trust | | | | |
| | Progress 2020-1 Trust | | | | |
| | Progress Warehouse Trust | No 1 | | | |
| Back-Up Servicer: | Perpetual Trustee (Cold) | | | | |
| buck-op schlict. | · cipetaai ···astee (cola) | | | | |