## **PROGRESS 2016-1 TRUST**

Monday, 22 September 2025

**Transaction Name:** Trustee:

Progress 2016-1 Trust Perpetual Trustee Company Limited

Three Business Days before each Payment Date.

**Security Trustee:** Originator: Servicer & Custodian: Issue Date:

**Determination Date & Ex-Interest Date:** 

P.T. Limited AMP Bank Limited AMP Bank Limited

Tuesday, 27th September 2016 **Maturity Date:** Friday, 21th February 2048 **Payment Date:** The 21st day of each month **Business Day for Payments:** Sydney & Melbourne

**Interest Calculation** <u>Base</u> <u>Margin</u> 123bps 1 M BBSW Actual/365 180bps 1 M BBSW Actual/365

**Class A Notes Class AB Notes Class B Notes** 1 M BBSW 220bps Actual/365 **Class C Notes** 1 M BBSW 315bps Actual/365 **Class D Notes** 1 M BBSW 595bps Actual/365

		Current Invested			Current		
	Currency	Initial Stated Amount	Amount	<b>Current Stated Amount</b>	Percentages at Issue	Percentages	Rating S&P/Moodys
Class A Notes	A\$	690,000,000.00	-	-	92.00%	0.00%	AAA / Aaa
Class AB Notes	A\$	37,950,000.00	-	-	5.06%	0.00%	AAA /n.r
Class B Notes	A\$	12,900,000.00	-	-	1.72%	0.00%	AA+/n.r.
Class C Notes	A\$	8,100,000.00	-	-	1.08%	0.00%	A+/n.r.
Class D Notes	A\$	1,050,000.00	-	-	0.14%	0.00%	n.r/n.r.
TOTAL		750,000,000.00	-	-	100.00%	0.00%	

**Current Payment Date:** Monday, 22 September 2025 **Pre Payment** Interest Payment (per Principal Payment **Post Payment Date Bond Date Bond** Coupon Rate Reset Date Initial Issued Notes (No.) **Factors Coupon Rate** security) (per security) **Factors Class A Notes** 4.7875% 22-Sep-25 690,000 0.39 93.12 0.0931 0.0000 **Class AB Notes** 0.2096 5.3575% 22-Sep-25 37,950 0.98 209.65 0.0000 **Class B Notes** 0.2096 5.7575% 22-Sep-25 12,900 1.06 209.65 0.0000 **Class C Notes** 0.2096 6.7075% 22-Sep-25 8,100 1.23 209.65 0.0000 Class D Notes 0.2111 9.5075% 22-Sep-25 1,050 1.76 211.13 0.0000 TOTAL 750,000 5.43 933.20

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Aug - 25</u>
Total pool size:	\$742,931,233.00	0.00%
Total Number Of Loans (UnConsolidated):	3582	0.00%
Total number of loans (consolidating split loans):	2345	0.00%
Average loan Size:	\$316,815.00	0.00%
Maximum loan size:	\$993,677.00	0.00%
Total property value:	\$1,305,952,265.00	0.00%
Number of Properties:	2501	0.00%
Average property value:	\$522,172.00	0.00%
Average current LVR:	60.44%	0.00%
Average Term to Maturity (months):	316	0.00%
Maximum Remaining Term to Maturity (months):	358	0.00%
Weighted Average Seasoning (months):	34	0.00%
Weighted Average Current LVR:	65.15%	0.00%
Weighted Average Term to Maturity (months):	309	0.00%
% of pool with loans > \$500,000:	25.14%	0.00%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	92.83%	0.00%
% Fixed Rate Loans(Value):	24.55%	0.00%
% Interest Only loans (Value):	33.60%	0.00%
Weighted Average Mortgage Interest:	4.42%	0.00%
Weighted Average Fixed Rate:		0.00%
Weighted Average Variable Rate:		0.00%
Investment Loans:	23.83%	0.00%
Note: Loan purpose determines investment lending classification from 01/03/2019		
Outstanding Balance Distribution	<u>\$ % at Issue</u>	<u> Aug - 25</u>
≤\$0	0.00%	0.00%
> \$0 and ≤ \$100,000	1.34%	0.00%
> \$100,000 and ≤ \$150,000	2.94%	0.00%
> \$150,000 and ≤ \$200,000	5.33%	0.00%
> \$200,000 and ≤ \$250,000	10.00%	0.00%
> \$250,000 and ≤ \$300,000	13.60%	0.00%
> \$300,000 and ≤ \$350,000	12.28%	0.00%
> \$350,000 and ≤ \$400,000	11.54%	0.00%
> \$400,000 and ≤ \$450,000	10.31%	0.00%
> \$450,000 and ≤ \$500,000	7.52%	0.00%
> \$500,000 and ≤ \$550,000	6.23%	0.00%
> \$550,000 and ≤ \$600,000	4.36%	0.00%
> \$600,000 and ≤ \$650,000	3.43%	0.00%
> \$650,000 and ≤ \$700,000	2.64%	0.00%
> \$700,000 and ≤ \$750,000	1.84%	0.00%
> \$750,000 and ≤ \$800,000	1.57%	0.00%
> \$800,000 and ≤ \$850,000	2.20%	0.00%
> \$850,000 and ≤ \$900,000	0.59%	0.00%
> \$900,000 and ≤ \$950,000	1.49%	0.00%
> \$950,000 and ≤ \$1,000,000	0.79%	0.00%
Total	100.00%	0.00%

Outstanding Balance LVR Distribution ≤ 0%	<u>\$ % at Issue</u>	<u> Aug - 25</u>
	0.00%	0.00%
> 0% and ≤ 25%	8.74%	0.00%
> 25% and ≤ 30%	2.64%	0.00%
> 30% and ≤ 35%	3.20%	0.00%
> 35% and ≤ 40%	3.67%	0.00%
> 40% and ≤ 45%	4.05%	0.00%
> 45% and ≤ 50%	4.86%	0.00%
> 50% and ≤ 55%	5.42%	0.00%
> 55% and ≤ 60%	6.18%	0.00%
> 60% and ≤ 65%	8.14%	0.00%
> 65% and ≤ 70%	9.64%	0.00% 0.00%
> 70% and ≤ 75% > 75% and ≤ 80%	15.18% 16.89%	0.00%
> 75% and ≤ 80% > 80% and ≤ 85%	4.65%	0.00%
> 85% and ≤ 90%	5.88%	0.00%
> 90% and ≤ 95%	0.85%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
> 100%	0.00%	0.00%
Total	100.00%	0.00%
Mortgage Insurance	\$ % at Issue	Aug - 25
Genworth	13.86%	0.00%
QBE	86.14%	0.00%
Uninsured	0.00%	0.00%
Total	100.00%	0.00%
Soconing Analysis	¢ 0/ -+ l	A 07
Seasoning Analysis  O mths and < 3 mths	\$ % at Issue	Aug - 25 0.00%
> 0 mths and ≤ 3 mths	0.33% 1.25%	0.00%
> 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths	1.25% 0.75%	0.00%
> 6 mtns and $\leq$ 9 mtns > 9 mths and $\leq$ 12 mths	0.75%	0.00%
> 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths	5.71%	0.00%
> 15 mths and ≤ 18 mths	10.39%	0.00%
> 18 mths and ≤ 21 mths	6.91%	0.00%
> 21 mths and ≤ 24 mths	4.49%	0.00%
> 24 mths and ≤ 36 mths	40.49%	0.00%
> 36 mths and ≤ 48 mths	14.44%	0.00%
> 48 mths and ≤ 60 mths	5.64%	0.00%
> 60 mths and ≤ 72 mths	2.74%	0.00%
> 72 mths and ≤ 84 mths	1.60%	0.00%
> 84 mths and ≤ 96 mths	2.08%	0.00%
> 96 mths and ≤ 108 mths	1.05%	0.00%
> 108 mths and ≤ 120 mths	0.40%	0.00%
> 108 mths and ≤ 120 mths > 120 mths	0.40% 1.06%	0.00% 0.00%
> 108 mths and ≤ 120 mths > 120 mths  Total	0.40% 1.06% <b>100.00%</b>	0.00% 0.00% <b>0.00</b> %
> 108 mths and ≤ 120 mths > 120 mths  Total  Geographic Distribution	0.40% 1.06% 100.00% \$ % at Issue	0.00% 0.00% 0.00% Aug - 25
> 108 mths and ≤ 120 mths > 120 mths  Total  Geographic Distribution  ACT - Metro	0.40% 1.06% 100.00% \$ % at Issue 1.71%	0.00% 0.00% 0.00% Aug - 25 0.00%
> 108 mths and ≤ 120 mths > 120 mths  Total  Geographic Distribution	0.40% 1.06% 100.00% \$ % at Issue	0.00% 0.00% 0.00% Aug - 25
> 108 mths and ≤ 120 mths > 120 mths  Total  Geographic Distribution  ACT - Metro  Total ACT	0.40% 1.06% 100.00% \$ % at Issue 1.71% 1.71%	0.00% 0.00% 0.00% Aug - 25 0.00% 0.00%
> 108 mths and ≤ 120 mths > 120 mths  Total  Geographic Distribution  ACT - Metro  Total ACT  NSW - Inner city	0.40% 1.06% 100.00%  \$ % at Issue 1.71% 1.71% 0.18%	0.00% 0.00% 0.00% Aug - 25 0.00% 0.00%
> 108 mths and ≤ 120 mths > 120 mths  Total  Geographic Distribution ACT - Metro Total ACT  NSW - Inner city NSW - Metro	0.40% 1.06% 100.00%  \$ % at Issue 1.71% 1.71% 0.18% 29.70%	0.00% 0.00% 0.00% Aug - 25 0.00% 0.00% 0.00%
> 108 mths and ≤ 120 mths  > 120 mths  Total  Geographic Distribution  ACT - Metro  Total ACT  NSW - Inner city  NSW - Metro  NSW - Non metro	0.40% 1.06% 100.00%  \$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39%	0.00% 0.00% 0.00% Aug - 25 0.00% 0.00% 0.00% 0.00% 0.00%
> 108 mths and ≤ 120 mths > 120 mths  Total  Geographic Distribution ACT - Metro Total ACT  NSW - Inner city NSW - Metro	0.40% 1.06% 100.00%  \$ % at Issue 1.71% 1.71% 0.18% 29.70%	0.00% 0.00% 0.00% Aug - 25 0.00% 0.00% 0.00%
> 108 mths and ≤ 120 mths  > 120 mths  Total  Geographic Distribution  ACT - Metro  Total ACT  NSW - Inner city  NSW - Metro  NSW - Non metro  Total NSW	0.40% 1.06% 100.00%  \$ % at Issue 1.71% 1.71%  0.18% 29.70% 10.39% 40.27%	0.00% 0.00% 0.00% Aug - 25 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> 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	0.40% 1.06% 100.00%  \$ % at Issue 1.71% 1.71%  0.18% 29.70% 10.39% 40.27%  0.28%	0.00% 0.00% 0.00% Aug - 25 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> 108 mths and ≤ 120 mths  > 120 mths  Total  Geographic Distribution  ACT - Metro  Total ACT  NSW - Inner city  NSW - Metro  NSW - Non metro  Total NSW	0.40% 1.06% 100.00%  \$ % at Issue 1.71% 1.71%  0.18% 29.70% 10.39% 40.27%	0.00% 0.00% 0.00% Aug - 25 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> 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 - Metro	0.40% 1.06% 100.00%  \$ % at Issue 1.71% 1.71%  0.18% 29.70% 10.39% 40.27%  0.28% 0.15%	0.00% 0.00% 0.00% Aug - 25 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> 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 - Metro  Total NT	0.40% 1.06% 100.00%  \$ % at Issue 1.71% 1.71%  0.18% 29.70% 10.39% 40.27%  0.28% 0.15%	0.00% 0.00% 0.00% Aug - 25 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> 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 - Metro	0.40% 1.06% 100.00%  \$ % at Issue 1.71% 1.71% 0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%	0.00% 0.00% 0.00% Aug - 25 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> 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	0.40% 1.06% 100.00%  \$ % at Issue 1.71% 1.71%  0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05%	0.00% 0.00% 0.00% Aug - 25 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> 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 - Metro  NT - Non metro  Total NT  QLD - Inner city  QLD - Metro	0.40% 1.06% 100.00%  \$ % at Issue 1.71% 1.71%  0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49%	0.00% 0.00% 0.00% Aug - 25 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> 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 - Metro QLD - Non metro Total QLD	0.40% 1.06%  100.00%  \$\frac{\\$\\$ at Issue}{1.71\%} \\ 1.71\% 1.71\%  0.18\% 29.70\% 10.39\% 40.27\%  0.28\% 0.15\% 0.43\%  0.05\% 8.49\% 5.85\% 14.39\%	0.00% 0.00% 0.00%  Aug - 25 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> 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 - Metro  QLD - Non metro  Total QLD  SA - Inner city	0.40% 1.06% 100.00%  \$\frac{\\$ \% \text{ at Issue}}{1.71\%} 1.71\% 1.71\%  0.18\% 29.70\% 10.39\% 40.27\%  0.28\% 0.15\% 0.43\%  0.43\%  0.05\% 8.49\% 5.85\% 14.39\%  0.07\%	0.00% 0.00% 0.00% 0.00%  Aug - 25 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> 108 mths and ≤ 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 - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro	0.40% 1.06%  100.00%  \$\frac{\\$ \text{ at Issue}}{1.71\%} \\ 1.71\%  1.71\%  0.18\% 29.70\% 10.39\% 40.27\%  0.28\% 0.15\% 0.15\% 0.43\%  0.05\% 8.49\% 5.85\% 14.39\%  0.07\% 6.19\%	0.00% 0.00% 0.00% 0.00%  Aug - 25 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> 108 mths and ≤ 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 - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro	0.40% 1.06% 100.00%  \$ % at Issue 1.71% 1.71% 1.71%  0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62%	0.00% 0.00% 0.00% 0.00%  Aug - 25 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
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> 108 mths and ≤ 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 - Metro QLD - Non metro Total QLD  SA - Inner city SA - Metro SA - Non metro Total SA  TAS - Inner city TAS - Metro TAS - Non metro TAS - Non metro	0.40% 1.06% 100.00%  \$\frac{\$\\$ at Issue}{1.71\%} \\ 1.71\% 1.71\%  0.18\% 29.70\% 10.39\% 40.27\%  0.28\% 0.15\% 0.43\%  0.43\%  5.85\% 14.39\%  0.07\% 6.19\% 0.62\% 6.88\%  0.07\% 0.53\% 0.45\%	0.00% 0.00%
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> 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 - 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	0.40% 1.06% 100.00%  \$\frac{\\$ \text{ at Issue}}{1.71\%} \\ 1.71\% 1.71\% 0.18\% 29.70\% 10.39\% 40.27\% 0.28\% 0.15\% 0.43\% 0.05\% 8.49\% 5.85\% 14.39\% 0.07\% 6.19\% 0.62\% 6.88\% 0.07\% 0.53\% 0.05\% 0.45\% 1.05\% 0.36\%	0.00% 0.00%
> 108 mths and ≤ 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 - 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 - Inner city VIC - Metro	0.40% 1.06% 100.00%  \$\frac{\\$ \text{ at Issue}}{1.71\%} \\ 1.71\% 1.71\% 0.18\% 29.70\% 10.39\% 40.27\% 0.28\% 0.15\% 0.43\% 0.05\% 8.49\% 5.85\% 14.39\% 0.07\% 6.19\% 0.62\% 6.88\% 0.07\% 0.53\% 0.05\% 0.45\% 1.05\% 0.36\% 17.39\%	0.00% 0.00%
> 108 mths and ≤ 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 - 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 - Metro VIC - Non metro	0.40% 1.06% 100.00%  \$\frac{\\$ \text{ at Issue}}{1.71\%} \\ 1.71\% 1.71\% 0.18\% 29.70\% 10.39\% 40.27\%  0.28\% 0.15\% 0.43\% 0.05\% 8.49\% 5.85\% 14.39\%  0.07\% 6.19\% 0.62\% 6.88\%  0.07\% 0.53\% 0.45\% 1.05\%  0.36\% 17.39\% 2.52\%	0.00% 0.00%
> 108 mths and ≤ 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 - 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 - Metro	0.40% 1.06% 100.00%  \$\frac{\\$ \text{ at Issue}}{1.71\%} \\ 1.71\% 1.71\% 0.18\% 29.70\% 10.39\% 40.27\% 0.28\% 0.15\% 0.43\% 0.05\% 8.49\% 5.85\% 14.39\% 0.07\% 6.19\% 0.62\% 6.88\% 0.07\% 0.53\% 0.05\% 0.45\% 1.05\% 0.36\% 17.39\%	0.00% 0.00%
> 108 mths and ≤ 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 - 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 - Metro VIC - Non metro Total VIC	0.40% 1.06% 100.00%  \$\frac{\\$ \text{at Issue}}{1.71\%} \\ 1.71\% \\ 1.71\% \\ 0.18\% \\ 29.70\% \\ 10.39\% \\ 40.27\% \\ 0.28\% \\ 0.15\% \\ 0.43\% \\ 0.05\% \\ 8.49\% \\ 5.85\% \\ 14.39\% \\ 0.07\% \\ 6.19\% \\ 0.62\% \\ 6.88\% \\ 0.07\% \\ 0.53\% \\ 0.45\% \\ 1.05\% \\ 0.36\% \\ 17.39\% \\ 2.52\% \\ 20.26\%	0.00% 0.00%
> 108 mths and ≤ 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 - 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 - Metro VIC - Non metro Total VIC WA - Inner city	0.40% 1.06% 100.00%  \$\frac{\\$ \text{at Issue}}{1.71\%} \\ 1.71\% \\ 1.71\%  0.18\% 29.70\% 10.39\% 40.27\%  0.28\% 0.15\% 0.43\%  0.05\% 8.49\% 5.85\% 14.39\%  14.39\%  0.07\% 6.19\% 0.62\% 6.88\%  0.07\% 6.19\% 0.62\% 6.88\%  0.07\% 0.53\% 0.45\% 1.05\%  0.36\% 17.39\% 2.52\% 20.26\%  0.23\%	0.00% 0.00%
> 108 mths and ≤ 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 - 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 - Metro VIC - Non metro Total VIC  WA - Inner city WA - Inner city WA - Metro	0.40% 1.06% 100.00%  \$ at Issue 1.71% 1.71% 1.71% 0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05% 1.05%  0.36% 17.39% 2.52% 20.26%  0.23% 13.71%	0.00% 0.00%
> 108 mths and ≤ 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 - 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 - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro WA - Non metro	0.40% 1.06% 100.00%  \$\frac{\\$ \text{at Issue}}{1.71\%} \\ 1.71\%  0.18\% 29.70\% 10.39\% 40.27\%  0.28\% 0.15\% 0.43\%  0.05\% 8.49\% 5.85\% 14.39\%  0.07\% 6.19\% 0.62\% 6.88\%  0.07\% 0.53\% 0.45\% 1.05\%  0.36\% 17.39\% 2.52\% 20.26\%  0.23\% 13.71\% 1.08\%	0.00% 0.00%
> 108 mths and ≤ 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 - 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 - Metro VIC - Non metro Total VIC  WA - Inner city WA - Inner city WA - Metro	0.40% 1.06% 100.00%  \$ at Issue 1.71% 1.71% 1.71% 0.18% 29.70% 10.39% 40.27%  0.28% 0.15% 0.43%  0.05% 8.49% 5.85% 14.39%  0.07% 6.19% 0.62% 6.88%  0.07% 0.53% 0.45% 1.05% 1.05%  0.36% 17.39% 2.52% 20.26%  0.23% 13.71%	0.00% 0.00%
> 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 - 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 - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro  NIC - Non metro Total VIC  WA - Inner city WA - Metro  NIC - Non metro Total VIC	0.40% 1.06%  100.00%  \$\frac{\\$ \text{ at Issue}}{1.71\%} \\ 1.71\% \\ 1.71\% \\ 0.18\% \\ 29.70\% \\ 10.39\% \\ 40.27\%  0.28\% \\ 0.15\% \\ 0.43\% \\ 0.05\% \\ 8.49\% \\ 5.85\% \\ 14.39\%  0.07\% \\ 6.19\% \\ 0.62\% \\ 6.88\%  0.07\% \\ 0.53\% \\ 0.45\% \\ 1.05\%  0.36\% \\ 17.39\% \\ 2.52\% \\ 20.26\%  0.23\% \\ 13.71\% \\ 1.08\% \\ 1.08\% \\ 1.08\% \\ 1.08\%	0.00% 0.00%
> 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 - 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 - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro VIC - Non metro Total VIC  WA - Non metro Total VIC  WA - Non metro Total WA	0.40% 1.06% 100.00%  \$\frac{\\$ \text{ at Issue}}{1.71\%} \\ 1.71\% \\ 1.71\% \\ 0.18\% \\ 29.70\% \\ 10.39\% \\ 40.27\%  0.28\% \\ 0.15\% \\ 0.43\%  0.05\% \\ 8.49\% \\ 5.85\% \\ 14.39\%  0.07\% \\ 6.19\% \\ 0.62\% \\ 6.88\%  0.07\%  0.15\%  0.45\% \\ 1.05\%  0.36\% 17.39\% 2.52\% 20.26\%  0.23\% 13.71\% 1.08\% 15.01\%	0.00% 0.00%
> 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 - 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 - Metro VIC - Non metro Total VIC  WA - Inner city WA - Metro  NIC - Non metro Total VIC  WA - Inner city WA - Metro  NIC - Non metro Total VIC	0.40% 1.06% 100.00%  \$\frac{\\$ \text{ at Issue}}{1.71\%} \\ 1.71\% \\ 1.71\% \\ 0.18\% \\ 29.70\% \\ 10.39\% \\ 40.27\%  0.28\% \\ 0.15\% \\ 0.43\%  0.05\% \\ 8.49\% \\ 5.85\% \\ 14.39\%  0.07\% \\ 6.19\% \\ 0.62\% \\ 6.88\%  0.07\% \\ 0.53\% \\ 0.45\% \\ 1.05\%  0.36\% \\ 17.39\% \\ 2.52\% \\ 20.26\%  0.23\% \\ 13.71\% \\ 1.08\% \\ 15.01\%  0.95\% \\ 78.00\%	0.00% 0.00%
> 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 - 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 - Non metro Total VIC  WA - Inner city WIC - Non metro Total VIC  WA - Inner city WIC - Non metro Total VIC  WA - Inner city WIC - Non metro Total VIC  Total VIC - Non metro Total Inner City Total Inner City Total Inner City	0.40% 1.06% 100.00%  \$\frac{\\$ \text{ at Issue}}{1.71\%} \\ 1.71\% \\ 1.71\% \\ 0.18\% \\ 29.70\% \\ 10.39\% \\ 40.27\%  0.28\% \\ 0.15\% \\ 0.43\%  0.05\% \\ 8.49\% \\ 5.85\% \\ 14.39\%  0.07\% \\ 6.19\% \\ 0.62\% \\ 6.88\%  0.07\%  0.15\%  0.45\% \\ 1.05\%  0.36\% 17.39\% 2.52\% 20.26\%  0.23\% 13.71\% 1.08\% 15.01\%	0.00% 0.00%

Total

\*The Geographic Distribution has been updated according to the S&P Assumptions: Australian RMBS Postcode Classification Assumptions, 07/01/2024

ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Sep-24	1.30%	<u>0.26%</u>	0.75%	2.31%
•				
Oct-24	0.55%	0.26%	0.78%	1.59%
Nov-24	0.28%	0.27%	0.79%	1.34%
Dec-24	0.42%	0.55%	0.50%	1.48%
Jan-25	0.00%	0.43%	0.51%	0.94%
Feb-25	0.00%	0.44%	0.52%	0.96%
Mar-25	0.15%	0.44%	0.54%	1.13%
Apr-25	0.15%	0.30%	0.55%	1.00%
May-25	0.00%	0.00%	0.56%	0.56%
Jun-25	0.00%	0.00%	0.23%	0.23%
Jul-25	0.34%	0.00%	0.23%	0.58%
Aug-25	0.00%	0.00%	0.24%	0.24%
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
		345,673		
Sep-24	1	343,673		
Oct-24	-	-		
Nov-24	1	347,397		
Dec-24	1	349,411		
Jan-25	1	351,266		
Feb-25	2	118,795		
Mar-25	3	468,499		
Apr-25	1	348,013		
May-25		348,423		
Jun-25	1	347,590		
Jul-25	-	-		
Aug-25	-	-		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Sep-24	-			
Oct-24	_			
Nov-24		_		
Dec-24		-		
Jan-25	-	-		
	-	-		
Feb-25	-	-		
Mar-25	-	-		
Apr-25	-	-		
May-25	-	-		
Jun-25	-	-		
Jul-25	-	-		
Aug-25	1	178,442		
PRINCIPAL LOSS				
2010	Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss
2018	<u>Gross Loss</u> 109,558	109,558	LMI payment (A\$) 100,083	Net loss 9,475
2019				
2019 2020		109,558		
2019 2020 2021	109,558 - - - -	109,558 - - -	100,083 - - -	9,475 - - -
2019 2020 2021 2022		109,558		
2019 2020 2021 2022 2023	109,558 - - - -	109,558 - - -	100,083 - - -	9,475 - - -
2019 2020 2021 2022 2023 2024	109,558 - - - 297,813 - -	109,558 - - - 297,813 - -	100,083 - - - 294,966 - -	9,475 - - - 2,847 - -
2019 2020 2021 2022 2023	109,558 - - - -	109,558 - - -	100,083 - - -	9,475 - - -
2019 2020 2021 2022 2023 2024 Total	109,558 - - - 297,813 - - - 407,371	109,558 - - - 297,813 - - - 407,371	100,083 - - - 294,966 - - - 395,049	9,475 - - - 2,847 - -
2019 2020 2021 2022 2023 2024 Total	109,558 297,813 407,371  Excess Spread (A\$)	109,558 297,813 407,371  Excess Spread % p.a	100,083 294,966 395,049  Opening Bond Balance	9,475 - - - 2,847 - -
2019 2020 2021 2022 2023 2024 Total  EXCESS SPREAD Sep-24	109,558 297,813 407,371  Excess Spread (A\$) 96,716.85	109,558 297,813 407,371  Excess Spread % p.a 1.26%	100,083 294,966 395,049  Opening Bond Balance 91,874,864	9,475 - - - 2,847 - -
2019 2020 2021 2022 2023 2024 Total  EXCESS SPREAD Sep-24 Oct-24	109,558 297,813 407,371  Excess Spread (A\$) 96,716.85 13,284.41	109,558 297,813 407,371  Excess Spread % p.a 1.26% 0.18%	100,083 294,966 395,049  Opening Bond Balance 91,874,864 90,229,953	9,475 - - - 2,847 - -
2019 2020 2021 2022 2023 2024 Total  EXCESS SPREAD Sep-24 Oct-24 Nov-24	109,558 297,813 407,371  Excess Spread (A\$) 96,716.85 13,284.41 4,675.62	109,558 297,813 407,371  Excess Spread % p.a 1.26% 0.18% 0.06%	100,083 294,966 395,049  Opening Bond Balance 91,874,864 90,229,953 87,645,401	9,475 - - - 2,847 - -
2019 2020 2021 2022 2023 2024 Total  EXCESS SPREAD Sep-24 Oct-24 Nov-24 Dec-24	109,558 297,813 407,371  Excess Spread (A\$) 96,716.85 13,284.41 4,675.62 96,553.70	109,558 297,813 407,371  Excess Spread % p.a 1.26% 0.18% 0.06% 1.33%	100,083 294,966 395,049  Opening Bond Balance 91,874,864 90,229,953 87,645,401 86,856,402	9,475 - - - 2,847 - -
2019 2020 2021 2022 2023 2024 Total  EXCESS SPREAD Sep-24 Oct-24 Nov-24 Dec-24 Jan-25	109,558 297,813 407,371  Excess Spread (A\$) 96,716.85 13,284.41 4,675.62 96,553.70 47,474.65	109,558 297,813 407,371  Excess Spread % p.a 1.26% 0.18% 0.06% 1.33% 0.66%	100,083 294,966 395,049  Opening Bond Balance 91,874,864 90,229,953 87,645,401 86,856,402 86,413,120	9,475 - - - 2,847 - -
2019 2020 2021 2022 2023 2024 Total  EXCESS SPREAD Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25	109,558 297,813 407,371  Excess Spread (A\$) 96,716.85 13,284.41 4,675.62 96,553.70 47,474.65 88,123.85	109,558 297,813 407,371  Excess Spread % p.a 1.26% 0.18% 0.06% 1.33% 0.66% 1.23%	100,083 294,966 395,049  Opening Bond Balance 91,874,864 90,229,953 87,645,401 86,856,402 86,413,120 85,632,958	9,475 - - - 2,847 - -
2019 2020 2021 2022 2023 2024  Total  EXCESS SPREAD Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Mar-25	109,558 297,813 407,371  Excess Spread (A\$) 96,716.85 13,284.41 4,675.62 96,553.70 47,474.65 88,123.85 5,307.30	109,558 297,813 407,371  Excess Spread % p.a 1.26% 0.18% 0.06% 1.33% 0.66% 1.23% 0.08%	100,083 294,966 395,049  Opening Bond Balance 91,874,864 90,229,953 87,645,401 86,856,402 86,413,120 85,632,958 84,557,917	9,475 - - - 2,847 - -
2019 2020 2021 2022 2023 2024  Total  EXCESS SPREAD Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Apr-25	109,558 297,813 407,371  Excess Spread (A\$) 96,716.85 13,284.41 4,675.62 96,553.70 47,474.65 88,123.85	109,558 297,813 - 297,871   407,371  Excess Spread % p.a 1.26% 0.18% 0.06% 1.33% 0.66% 1.23% 0.08% 0.92%	100,083 294,966 395,049  Opening Bond Balance 91,874,864 90,229,953 87,645,401 86,856,402 86,413,120 85,632,958 84,557,917 83,146,528	9,475 - - - 2,847 - -
2019 2020 2021 2022 2023 2024 Total  EXCESS SPREAD Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Apr-25 May-25	109,558 297,813 - 407,371  Excess Spread (A\$) 96,716.85 13,284.41 4,675.62 96,553.70 47,474.65 88,123.85 5,307.30 63,717.09	109,558 297,813 407,371  Excess Spread % p.a 1.26% 0.18% 0.06% 1.33% 0.66% 1.23% 0.08% 0.92% 0.00%	100,083 294,966 395,049  Opening Bond Balance 91,874,864 90,229,953 87,645,401 86,856,402 86,413,120 85,632,958 84,557,917 83,146,528 81,906,887	9,475 - - - 2,847 - -
2019 2020 2021 2022 2023 2024  Total  EXCESS SPREAD Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Apr-25 May-25 Jun-25	109,558 297,813 - 407,371  Excess Spread (A\$) 96,716.85 13,284.41 4,675.62 96,553.70 47,474.65 88,123.85 5,307.30 63,717.09 - 80,118.90	109,558 297,813 407,371  Excess Spread % p.a 1.26% 0.18% 0.06% 1.33% 0.66% 1.23% 0.08% 0.92% 0.00% 1.18%	100,083 294,966 395,049  Opening Bond Balance 91,874,864 90,229,953 87,645,401 86,856,402 86,413,120 85,632,958 84,557,917 83,146,528 81,906,887 81,510,009	9,475 - - - 2,847 - -
2019 2020 2021 2022 2023 2024 Total  EXCESS SPREAD Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Apr-25 Jun-25 Jul-25	109,558 297,813 297,813 407,371  Excess Spread (A\$) 96,716.85 13,284.41 4,675.62 96,553.70 47,474.65 88,123.85 5,307.30 63,717.09 - 80,118.90 28,939.38	109,558 297,813 407,371  Excess Spread % p.a 1.26% 0.18% 0.06% 1.33% 0.66% 1.23% 0.08% 0.92% 0.00% 1.18% 0.44%	100,083 294,966 395,049  Opening Bond Balance 91,874,864 90,229,953 87,645,401 86,856,402 86,413,120 85,632,958 84,557,917 83,146,528 81,906,887 81,510,009 78,456,666	9,475 - - - 2,847 - -
2019 2020 2021 2022 2023 2024 Total  EXCESS SPREAD Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Apr-25 Jun-25 Jun-25 Jul-25 Aug-25	109,558 297,813 407,371  Excess Spread (A\$) 96,716.85 13,284.41 4,675.62 96,553.70 47,474.65 88,123.85 5,307.30 63,717.09 80,118.90 28,939.38 11,431.34	109,558 297,813 407,371  Excess Spread % p.a 1.26% 0.18% 0.06% 1.33% 0.66% 1.23% 0.08% 0.92% 0.00% 1.18%	100,083 294,966 395,049  Opening Bond Balance 91,874,864 90,229,953 87,645,401 86,856,402 86,413,120 85,632,958 84,557,917 83,146,528 81,906,887 81,510,009	9,475 - - - 2,847 - -
2019 2020 2021 2022 2023 2024 Total  EXCESS SPREAD Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Apr-25 Jun-25 Jul-25	109,558 297,813 297,813 407,371  Excess Spread (A\$) 96,716.85 13,284.41 4,675.62 96,553.70 47,474.65 88,123.85 5,307.30 63,717.09 - 80,118.90 28,939.38	109,558 297,813 407,371  Excess Spread % p.a 1.26% 0.18% 0.06% 1.33% 0.66% 1.23% 0.08% 0.92% 0.00% 1.18% 0.44%	100,083 294,966 395,049  Opening Bond Balance 91,874,864 90,229,953 87,645,401 86,856,402 86,413,120 85,632,958 84,557,917 83,146,528 81,906,887 81,510,009 78,456,666	9,475 - - - 2,847 - -
2019 2020 2021 2022 2023 2024 Total  EXCESS SPREAD Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Apr-25 Jun-25 Jun-25 Jul-25 Aug-25 Total	109,558 297,813 - 407,371  Excess Spread (A\$) 96,716.85 13,284.41 4,675.62 96,553.70 47,474.65 88,123.85 5,307.30 63,717.09 - 80,118.90 28,939.38 11,431.34 536,343.09	109,558 297,813 407,371  Excess Spread % p.a 1.26% 0.18% 0.06% 1.33% 0.66% 1.23% 0.08% 0.92% 0.00% 1.18% 0.44%	100,083 294,966 395,049  Opening Bond Balance 91,874,864 90,229,953 87,645,401 86,856,402 86,413,120 85,632,958 84,557,917 83,146,528 81,906,887 81,510,009 78,456,666	9,475 - - - 2,847 - -
2019 2020 2021 2022 2023 2024  Total  EXCESS SPREAD Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Apr-25 Jul-25 Jul-25 Aug-25 Total  ANNUALISED CPR	109,558 297,813 - 407,371  Excess Spread (A\$) 96,716.85 13,284.41 4,675.62 96,553.70 47,474.65 88,123.85 5,307.30 63,717.09 - 80,118.90 28,939.38 11,431.34 536,343.09	109,558 297,813 407,371  Excess Spread % p.a 1.26% 0.18% 0.06% 1.33% 0.66% 1.23% 0.08% 0.92% 0.00% 1.18% 0.44%	100,083 294,966 395,049  Opening Bond Balance 91,874,864 90,229,953 87,645,401 86,856,402 86,413,120 85,632,958 84,557,917 83,146,528 81,906,887 81,510,009 78,456,666	9,475 - - - 2,847 - -
2019 2020 2021 2022 2023 2024 Total  EXCESS SPREAD Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Apr-25 Jun-25 Jun-25 Jul-25 Jul-25 Aug-25 Total  ANNUALISED CPR Sep-24	109,558 297,813 407,371  Excess Spread (A\$) 96,716.85 13,284.41 4,675.62 96,553.70 47,474.65 88,123.85 5,307.30 63,717.09 - 80,118.90 28,939.38 11,431.34 536,343.09  CPR % p.a 17.41%	109,558 297,813 407,371  Excess Spread % p.a 1.26% 0.18% 0.06% 1.33% 0.66% 1.23% 0.08% 0.92% 0.00% 1.18% 0.44%	100,083 294,966 395,049  Opening Bond Balance 91,874,864 90,229,953 87,645,401 86,856,402 86,413,120 85,632,958 84,557,917 83,146,528 81,906,887 81,510,009 78,456,666	9,475 - - - 2,847 - -
2019 2020 2021 2022 2023 2024 Total  EXCESS SPREAD Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Apr-25 Jun-25 Jul-25 Jul-25 Aug-25 Total  ANNUALISED CPR Sep-24 Oct-24	109,558 297,813 407,371  Excess Spread (A\$) 96,716.85 13,284.41 4,675.62 96,553.70 47,474.65 88,123.85 5,307.30 63,717.09 80,118.90 28,939.38 11,431.34 536,343.09  CPR % p.a 17.41% 27.62%	109,558 297,813 407,371  Excess Spread % p.a 1.26% 0.18% 0.06% 1.33% 0.66% 1.23% 0.08% 0.92% 0.00% 1.18% 0.44%	100,083 294,966 395,049  Opening Bond Balance 91,874,864 90,229,953 87,645,401 86,856,402 86,413,120 85,632,958 84,557,917 83,146,528 81,906,887 81,510,009 78,456,666	9,475 - - - 2,847 - -
2019 2020 2021 2022 2023 2024  Total  EXCESS SPREAD Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Apr-25 May-25 Jun-25 Jul-25 Aug-25 Total  ANNUALISED CPR Sep-24 Oct-24 Nov-24	109,558 297,813 407,371  Excess Spread (A\$) 96,716.85 13,284.41 4,675.62 96,553.70 47,474.65 88,123.85 5,307.30 63,717.09 80,118.90 28,939.38 11,431.34 536,343.09  CPR % p.a 17.41% 27.62% 7.95%	109,558 297,813 407,371  Excess Spread % p.a 1.26% 0.18% 0.06% 1.33% 0.66% 1.23% 0.08% 0.92% 0.00% 1.18% 0.44%	100,083 294,966 395,049  Opening Bond Balance 91,874,864 90,229,953 87,645,401 86,856,402 86,413,120 85,632,958 84,557,917 83,146,528 81,906,887 81,510,009 78,456,666	9,475 - - - 2,847 - -
2019 2020 2021 2022 2023 2024 Total  EXCESS SPREAD Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Apr-25 Jun-25 Jul-25 Jul-25 Jul-25 Aug-25 Total  ANNUALISED CPR Sep-24 Oct-24 Nov-24 Dec-24 Dec-24	109,558 297,813 407,371  Excess Spread (A\$) 96,716.85 13,284.41 4,675.62 96,553.70 47,474.65 88,123.85 5,307.30 63,717.09 - 80,118.90 28,939.38 11,431.34 536,343.09  CPR % p.a 17.41% 27.62% 7.95% 3.49%	109,558 297,813 407,371  Excess Spread % p.a 1.26% 0.18% 0.06% 1.33% 0.66% 1.23% 0.08% 0.92% 0.00% 1.18% 0.44%	100,083 294,966 395,049  Opening Bond Balance 91,874,864 90,229,953 87,645,401 86,856,402 86,413,120 85,632,958 84,557,917 83,146,528 81,906,887 81,510,009 78,456,666	9,475 - - - 2,847 - -
2019 2020 2021 2022 2023 2024 Total  EXCESS SPREAD Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Apr-25 Jul-25 Jul-25 Jul-25 Jul-25 Aug-25 Total  ANNUALISED CPR Sep-24 Oct-24 Nov-24 Dec-24 Jan-25	109,558 297,813 - 407,371  Excess Spread (A\$) 96,716.85 13,284.41 4,675.62 96,553.70 47,474.65 88,123.85 5,307.30 63,717.09 80,118.90 28,939.38 11,431.34 536,343.09  CPR % p.a 17.41% 27.62% 7.95% 3.49% 7.94%	109,558 297,813 407,371  Excess Spread % p.a 1.26% 0.18% 0.06% 1.33% 0.66% 1.23% 0.08% 0.92% 0.00% 1.18% 0.44%	100,083 294,966 395,049  Opening Bond Balance 91,874,864 90,229,953 87,645,401 86,856,402 86,413,120 85,632,958 84,557,917 83,146,528 81,906,887 81,510,009 78,456,666	9,475 - - - 2,847 - -
2019 2020 2021 2022 2023 2024 Total  EXCESS SPREAD Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Apr-25 Jul-25 Jul-25 Jul-25 Jul-25 Total  ANNUALISED CPR Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Feb-25 Feb-25 Feb-25	109,558 297,813 - 407,371  Excess Spread (A\$) 96,716.85 13,284.41 4,675.62 96,553.70 47,474.65 88,123.85 5,307.30 63,717.09 80,118.90 28,939.38 11,431.34 536,343.09  CPR % p.a 17.41% 27.62% 7.95% 3.49% 7.94% 11.78%	109,558 297,813 407,371  Excess Spread % p.a 1.26% 0.18% 0.06% 1.33% 0.66% 1.23% 0.08% 0.92% 0.00% 1.18% 0.44%	100,083 294,966 395,049  Opening Bond Balance 91,874,864 90,229,953 87,645,401 86,856,402 86,413,120 85,632,958 84,557,917 83,146,528 81,906,887 81,510,009 78,456,666	9,475 - - - 2,847 - -
2019 2020 2021 2022 2023 2024 Total  EXCESS SPREAD Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Jul-25 Jul-25 Jul-25 Jul-25 Total  ANNUALISED CPR Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Total  ANNUALISED CPR Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Feb-25 Mar-25	109,558 297,813 407,371  Excess Spread (A\$) 96,716.85 13,284.41 4,675.62 96,553.70 47,474.65 88,123.85 5,307.30 63,717.09 - 80,118.90 28,939.38 11,431.34 536,343.09  CPR % p.a 17.41% 27.62% 7.95% 3.49% 7.94% 11.78% 16.09%	109,558 297,813 407,371  Excess Spread % p.a 1.26% 0.18% 0.06% 1.33% 0.66% 1.23% 0.08% 0.92% 0.00% 1.18% 0.44%	100,083 294,966 395,049  Opening Bond Balance 91,874,864 90,229,953 87,645,401 86,856,402 86,413,120 85,632,958 84,557,917 83,146,528 81,906,887 81,510,009 78,456,666	9,475 - - - 2,847 - -
2019 2020 2021 2022 2023 2024 Total  EXCESS SPREAD Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Jul-25 Jul-25 Jul-25 Total  ANNUALISED CPR Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Total	109,558 297,813 407,371  Excess Spread (A\$) 96,716.85 13,284.41 4,675.62 96,553.70 47,474.65 88,123.85 5,307.30 63,717.09 80,118.90 28,939.38 11,431.34 536,343.09  CPR % p.a 17.41% 27.62% 7.95% 3.49% 7.94% 11.78% 16.09% 14.16%	109,558 297,813 407,371  Excess Spread % p.a 1.26% 0.18% 0.06% 1.33% 0.66% 1.23% 0.08% 0.92% 0.00% 1.18% 0.44%	100,083 294,966 395,049  Opening Bond Balance 91,874,864 90,229,953 87,645,401 86,856,402 86,413,120 85,632,958 84,557,917 83,146,528 81,906,887 81,510,009 78,456,666	9,475 - - - 2,847 - -
2019 2020 2021 2022 2023 2024 Total  EXCESS SPREAD Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Jul-25 Jul-25 Aug-25 Total  ANNUALISED CPR Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Apr-25 May-25	109,558	109,558 297,813 407,371  Excess Spread % p.a 1.26% 0.18% 0.06% 1.33% 0.66% 1.23% 0.08% 0.92% 0.00% 1.18% 0.44%	100,083 294,966 395,049  Opening Bond Balance 91,874,864 90,229,953 87,645,401 86,856,402 86,413,120 85,632,958 84,557,917 83,146,528 81,906,887 81,510,009 78,456,666	9,475 - - - 2,847 - -
2019 2020 2021 2022 2023 2024 Total  EXCESS SPREAD Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Apr-25 Jul-25 Jul-25 Aug-25 Total  ANNUALISED CPR Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Apr-25 Jun-25	109,558	109,558 297,813 407,371  Excess Spread % p.a 1.26% 0.18% 0.06% 1.33% 0.66% 1.23% 0.08% 0.92% 0.00% 1.18% 0.44%	100,083 294,966 395,049  Opening Bond Balance 91,874,864 90,229,953 87,645,401 86,856,402 86,413,120 85,632,958 84,557,917 83,146,528 81,906,887 81,510,009 78,456,666	9,475 - - - 2,847 - -
2019 2020 2021 2022 2023 2024 Total  EXCESS SPREAD Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Jul-25 Jul-25 Aug-25 Total  ANNUALISED CPR Sep-24 Oct-24 Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Apr-25 May-25	109,558	109,558 297,813 407,371  Excess Spread % p.a 1.26% 0.18% 0.06% 1.33% 0.66% 1.23% 0.08% 0.92% 0.00% 1.18% 0.44%	100,083 294,966 395,049  Opening Bond Balance 91,874,864 90,229,953 87,645,401 86,856,402 86,413,120 85,632,958 84,557,917 83,146,528 81,906,887 81,510,009 78,456,666	9,475 - - - 2,847 - -

15.92%

Aug-25

**RESERVES** <u>Available</u> <u>Drawn</u> Principal Draw **Liquidity Reserve Account** 642,116.06 **Income Reserve** 150,000.00

**SUPPORTING RATINGS** 

Current Rating S&P / <u>Role</u> <u>Party</u> **BNP PARIBAS Fixed Rate Swap Provider** A, A-1/ P-1 **Liquidity Reserve Account Holder** MUFG Bank, Ltd A-1+ / P-1 **Bank Account Provider** Westpac

**SERVICER AMP Bank Limited** Servicer:

**Servicer Ranking or Rating:** BBB+ / Baa2 **Servicer Rating:** N/A **Servicer Experience:** Progress 2005-2 Trust

Progress 2006-1 Trust Progress 2019-1 Trust Progress 2007-1G Trust Progress 2020-1 Trust Progress 2008-1R Trust Progress 2021-1 Trust Progress 2009-1 Trust Progress 2022-1 Trust Progress 2022-2 Trust Progress 2010-1 Trust Progress 2023-1 Trust Progress 2011-1 Trust Progress 2012-1 Trust Progress 2023-2 Trust Progress 2024-1 Trust Progress 2012-2 Trust Progress 2024-2 Trust Progress 2013-1 Trust

Moodys

A+/A2

Progress 2014-1 Trust Progress Warehouse Trust No .3 Progress 2014-2 Trust Progress Warehouse Trust No .4 Progress 2016-1 Trust Progress Warehouse Trust No .5

Rating Trigger S&P /Moodys

below A-1 and A /A3(cr) below A-2 or BBB+/ P-1

below A-2 / P-1

Progress 2018-1 Trust

Progress 2017-1 Trust Progress 2051-1 Trust Progress 2017-2 Trust

Perpetual Trustee (Cold) **Back-Up Servicer:**