

# PROGRESS 2017-1 TRUST

Friday, 27 March 2026

<b>Transaction Name:</b>	Progress 2017-1 Trust
<b>Trustee:</b>	Perpetual Trustee Company Limited
<b>Security Trustee:</b>	P.T. Limited
<b>Originator:</b>	AMP Bank Limited
<b>Servicer &amp; Custodian:</b>	AMP Bank Limited
<b>Issue Date:</b>	Tuesday, 30th May 2017
<b>Maturity Date:</b>	Monday, 29th June 2048
<b>Payment Date:</b>	The 27th day of each month
<b>Business Day for Payments:</b>	Sydney & Melbourne
<b>Determination Date &amp; Ex-Interest Date:</b>	Three Business Days before each Payment Date.

	<u>Base</u>	<u>Margin</u>	<u>Interest Calculation</u>
Class A Notes	1 M BBSW	108bps	Actual/365
Class AB Notes	1 M BBSW	170bps	Actual/365
Class B Notes	1 M BBSW	215bps	Actual/365
Class C Notes	1 M BBSW	310bps	Actual/365
Class D Notes	1 M BBSW	595bps	Actual/365

	<u>Currency</u>	<u>Initial Stated Amount</u>	<u>Current Invested Amount</u>	<u>Current Stated Amount</u>	<u>Percentages at Issue</u>	<u>Current Percentages</u>	<u>Rating S&amp;P/Moody's</u>
Class A Notes	A\$	1,196,000,000.00	123,816,062.21	123,816,062.21	92.00%	83.97%	AAA / Aaa
Class AB Notes	A\$	66,400,000.00	15,085,899.30	15,085,899.30	5.11%	10.23%	AAA /n.r
Class B Notes	A\$	22,000,000.00	4,998,340.17	4,998,340.17	1.69%	3.39%	AA/n.r.
Class C Notes	A\$	13,800,000.00	3,135,322.46	3,135,322.46	1.06%	2.13%	A+/n.r.
Class D Notes	A\$	1,800,000.00	408,955.06	408,955.06	0.14%	0.28%	n.r./n.r.
<b>TOTAL</b>		<b>1,300,000,000.00</b>	<b>147,444,579.20</b>	<b>147,444,579.20</b>	<b>100.00%</b>	<b>100.00%</b>	

Current Payment Date: Friday, 27 March 2026

	<u>Pre Payment Date Bond Factors</u>	<u>Coupon Rate</u>	<u>Coupon Rate Reset Date</u>	<u>Initial Issued Notes (No.)</u>	<u>Interest Payment (per security)</u>	<u>Principal Payment (per security)</u>	<u>Post Payment Date Bond Factors</u>
Class A Notes	0.1059	4.8875%	27-Mar-26	1,196,000	0.40	2.39	0.1035
Class AB Notes	0.2324	5.5075%	27-Mar-26	66,400	0.98	5.25	0.2272
Class B Notes	0.2324	5.9575%	27-Mar-26	22,000	1.06	5.25	0.2272
Class C Notes	0.2324	6.9075%	27-Mar-26	13,800	1.23	5.25	0.2272
Class D Notes	0.2324	9.7575%	27-Mar-26	1,800	1.74	5.25	0.2272
<b>TOTAL</b>				<b>1,300,000</b>	<b>5.41</b>	<b>23.40</b>	

## COLLATERAL INFORMATION

	<u>At Issue</u>	<u>Feb - 26</u>
Total pool size:	\$1,287,583,517	\$146,201,862.91
Total Number Of Loans (UnConsolidated):	5609	1152
Total number of loans (consolidating split loans):	4275	886
Average loan Size:	\$301,189	\$165,013.39
Maximum loan size:	\$984,084	\$750,232.89
Total property value:	\$2,243,530,090	\$486,205,896.08
Number of Properties:	4325	891
Average property value:	\$518,735	\$545,685.63
Average current LVR:	60.81%	33.29%
Average Term to Maturity (months):	303	196.10
Maximum Remaining Term to Maturity (months):	355	246.18
Weighted Average Seasoning (months):	40	145.36
Weighted Average Current LVR:	66.73%	50.08%
Weighted Average Term to Maturity (months):	310	208.70
% of pool with loans > \$500,000:	21.13%	8.88%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	91.94%	328.39%
% Fixed Rate Loans(Value):	13.72%	1.97%
% Interest Only loans (Value):	23.28%	0.37%
Weighted Average Mortgage Interest:	4.35%	6.36%
Weighted Average Fixed Rate:		5.44%
Weighted Average Variable Rate:		6.38%
Investment Loans:	18.82%	24.45%

NOTE: Loan property purpose is used to determine the classification of investment lending from 01/03/2019

## Outstanding Balance Distribution

	<u>\$ % at Issue</u>	<u>Feb - 26</u>
≤ \$0	0.00%	-0.18%
> \$0 and ≤ \$100,000	1.65%	6.69%
> \$100,000 and ≤ \$150,000	3.12%	7.28%
> \$150,000 and ≤ \$200,000	6.34%	13.22%
> \$200,000 and ≤ \$250,000	10.95%	17.87%
> \$250,000 and ≤ \$300,000	13.46%	14.24%
> \$300,000 and ≤ \$350,000	13.99%	11.80%
> \$350,000 and ≤ \$400,000	12.55%	9.39%
> \$400,000 and ≤ \$450,000	9.73%	6.62%
> \$450,000 and ≤ \$500,000	7.09%	4.20%
> \$500,000 and ≤ \$550,000	5.49%	1.78%
> \$550,000 and ≤ \$600,000	4.30%	1.57%
> \$600,000 and ≤ \$650,000	3.11%	1.68%
> \$650,000 and ≤ \$700,000	1.68%	1.37%
> \$700,000 and ≤ \$750,000	1.68%	1.96%
> \$750,000 and ≤ \$800,000	1.57%	0.51%
> \$800,000 and ≤ \$850,000	0.90%	0.00%
> \$850,000 and ≤ \$900,000	0.88%	0.00%
> \$900,000 and ≤ \$950,000	1.08%	0.00%
> \$950,000 and ≤ \$1,000,000	0.45%	0.00%
> \$1,000,000 and ≤ \$1,050,000	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<b>Outstanding Balance LVR Distribution</b>	<b>\$ % at Issue</b>	<b>Feb - 26</b>
≤ 0%	0.00%	-0.18%
> 0% and ≤ 25%	3.20%	10.38%
> 25% and ≤ 30%	1.75%	5.01%
> 30% and ≤ 35%	2.17%	5.78%
> 35% and ≤ 40%	2.92%	6.78%
> 40% and ≤ 45%	3.63%	6.08%
> 45% and ≤ 50%	4.39%	12.51%
> 50% and ≤ 55%	4.40%	8.00%
> 55% and ≤ 60%	5.17%	10.30%
> 60% and ≤ 65%	6.12%	17.68%
> 65% and ≤ 70%	9.87%	12.32%
> 70% and ≤ 75%	14.24%	3.23%
> 75% and ≤ 80%	20.05%	0.61%
> 80% and ≤ 85%	16.52%	0.39%
> 85% and ≤ 90%	5.31%	0.48%
> 90% and ≤ 95%	0.26%	0.30%
> 95% and ≤ 100%	0.00%	0.00%
> 100%	0.00%	0.34%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<b>Mortgage Insurance</b>	<b>\$ % at Issue</b>	<b>Feb - 26</b>
Genworth	87.25%	85.17%
QBE	12.75%	14.66%
Uninsured	0.00%	0.17%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<b>Seasoning Analysis</b>	<b>\$ % at Issue</b>	<b>Feb - 26</b>
> 0 mths and ≤ 3 mths	0.00%	0.00%
> 3 mths and ≤ 6 mths	0.07%	0.00%
> 6 mths and ≤ 9 mths	0.15%	0.00%
> 9 mths and ≤ 12 mths	0.35%	0.00%
> 12 mths and ≤ 15 mths	2.38%	0.00%
> 15 mths and ≤ 18 mths	4.47%	0.00%
> 18 mths and ≤ 21 mths	7.15%	0.00%
> 21 mths and ≤ 24 mths	9.91%	0.00%
> 24 mths and ≤ 36 mths	30.81%	0.00%
> 36 mths and ≤ 48 mths	22.20%	0.00%
> 48 mths and ≤ 60 mths	8.57%	0.00%
> 60 mths and ≤ 72 mths	4.57%	0.00%
> 72 mths and ≤ 84 mths	3.48%	0.00%
> 84 mths and ≤ 96 mths	1.09%	0.00%
> 96 mths and ≤ 108 mths	1.41%	0.00%
> 108 mths and ≤ 120 mths	1.50%	1.25%
> 120 mths	1.91%	98.75%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<b>Geographic Distribution</b>	<b>\$ % at Issue</b>	<b>Feb - 26</b>
ACT - Metro	1.99%	1.54%
<b>Total ACT</b>	<b>1.99%</b>	<b>1.54%</b>
NSW - Inner city	0.03%	0.22%
NSW - Metro	28.99%	35.59%
NSW - Non metro	9.54%	4.03%
<b>Total NSW</b>	<b>38.57%</b>	<b>39.84%</b>
NT - Metro	0.34%	0.56%
NT - Non metro	0.14%	0.11%
<b>Total NT</b>	<b>0.48%</b>	<b>0.67%</b>
QLD - Inner city	0.00%	0.00%
QLD - Metro	9.14%	12.49%
QLD - Non metro	6.18%	2.55%
<b>Total QLD</b>	<b>15.33%</b>	<b>15.04%</b>
SA - Inner city	0.07%	0.00%
SA - Metro	4.97%	4.35%
SA - Non metro	0.59%	0.53%
<b>Total SA</b>	<b>5.63%</b>	<b>4.89%</b>
TAS - Inner city	0.01%	0.05%
TAS - Metro	0.72%	0.56%
TAS - Non metro	0.28%	0.35%
<b>Total TAS</b>	<b>1.01%</b>	<b>0.95%</b>
VIC - Inner city	0.25%	0.41%
VIC - Metro	18.63%	15.23%
VIC - Non metro	2.61%	1.52%
<b>Total VIC</b>	<b>21.49%</b>	<b>17.17%</b>
WA - Inner city	0.16%	0.34%
WA - Metro	14.51%	18.60%
WA - Non metro	0.82%	0.96%
<b>Total WA</b>	<b>15.49%</b>	<b>19.90%</b>
<b>Total Inner City</b>	<b>0.52%</b>	<b>1.01%</b>
<b>Total Metro</b>	<b>79.31%</b>	<b>88.93%</b>
<b>Total Non Metro</b>	<b>20.17%</b>	<b>10.06%</b>
<b>Secured by Term Deposit</b>	<b>0.00%</b>	<b>0.00%</b>
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

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

<u>ARREARS \$ % (scheduled balance basis)</u>	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Mar-25	0.37%	0.00%	1.27%	1.64%
Apr-25	0.59%	0.15%	1.20%	1.95%
May-25	0.95%	0.00%	1.32%	2.27%
Jun-25	0.89%	0.22%	1.34%	2.44%
Jul-25	0.88%	0.14%	1.09%	2.11%
Aug-25	0.45%	0.22%	1.12%	1.79%
Sep-25	0.45%	0.00%	1.36%	1.81%
Oct-25	0.00%	0.30%	1.39%	1.69%
Nov-25	0.00%	0.08%	1.64%	1.72%
Dec-25	0.13%	0.08%	1.70%	1.91%
Jan-26	0.16%	0.06%	1.74%	1.96%
Feb-26	0.24%	0.01%	1.60%	1.85%

<u>MORTGAGE SAFETY NET</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
Mar-25	7	1,919,904
Apr-25	7	1,827,146
May-25	7	1,552,650
Jun-25	8	1,526,852
Jul-25	9	2,056,807
Aug-25	11	2,340,673
Sep-25	7	1,778,631
Oct-25	6	1,773,899
Nov-25	4	994,910
Dec-25	9	1,759,456
Jan-26	8	1,462,011
Feb-26	10	2,151,334

<u>MORTGAGE IN POSSESSION</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
Mar-25	-	-
Apr-25	-	-
May-25	-	-
Jun-25	-	-
Jul-25	-	-
Aug-25	-	-
Sep-25	-	-
Oct-25	-	-
Nov-25	-	-
Dec-25	-	-
Jan-26	-	-
Feb-26	-	-

<u>PRINCIPAL LOSS</u>	<u>Gross Loss</u>	<u>LMI claim (A\$)</u>	<u>LMI payment (A\$)</u>	<u>Net loss</u>
2018	1,485	1,485	1,485	-
2019	90,154	90,154	90,054	100
2020	412,541	412,541	395,921	16,621
2021	-	-	-	-
2022	-	-	-	-
2023	92,690	92,690	-	-
2024	-	-	85,813	6,876
<b>Total</b>	<b>596,869.38</b>	<b>596,869.38</b>	<b>573,272.20</b>	<b>23,597.18</b>

<u>EXCESS SPREAD</u>	<u>Excess Spread (A\$)</u>	<u>Excess Spread % p.a</u>	<u>Opening Bond Balance</u>
Mar-25	6,690.63	0.04%	184,866,224.77
Apr-25	158,229.22	1.05%	181,441,638.16
May-25	42,331.62	0.29%	177,701,898.83
Jun-25	79,175.56	0.54%	174,888,770.70
Jul-25	82,602.69	0.57%	172,977,234.20
Aug-25	26,738.90	0.19%	168,867,129.30
Sep-25	213,543.81	1.55%	165,147,518.51
Oct-25	73,239.88	0.54%	163,032,773.50
Nov-25	7,630.20	0.06%	160,278,792.73
Dec-25	182,618.87	1.39%	157,991,301.08
Jan-26	84,151.04	0.66%	153,626,574.00
Feb-26	63,548.20	0.51%	150,852,883.67
<b>Total</b>	<b>1,020,500.62</b>		

<u>ANNUALISED CPR</u>	<u>CPR % p.a</u>
Mar-25	17.91%
Apr-25	19.90%
May-25	15.05%
Jun-25	9.81%
Jul-25	22.82%
Aug-25	21.13%
Sep-25	11.65%
Oct-25	15.92%
Nov-25	13.15%
Dec-25	26.19%
Jan-26	17.04%
Feb-26	21.51%

**RESERVES**

	<u>Available</u>	<u>Drawn</u>
Principal Draw		-
Liquidity Reserve Account	1,242,715.83	-
Income Reserve	150,000.00	-

**SUPPORTING RATINGS**

<u>Role</u>	<u>Party</u>	<u>Current Rating S&amp;P / Moody's</u>	<u>Rating Trigger S&amp;P /Moody's</u>
Fixed Rate Swap Provider	BNP PARIBAS	A+/A2	below A-1 and A /A3(cr)
Liquidity Reserve Account Holder	MUFG	A, A-1/ A1, P1	below A-2 or BBB+ / P-1
Bank Account Provider	Westpac	A-1+ / P-1	below A-2 / P-1

**SERVICER**

Servicer:	AMP Bank Limited		
Servicer Ranking or Rating:	BBB+ / Baa2		
Servicer Rating:	N/A		
Servicer Experience:	Progress 2005-2 Trust	Progress 2018-1 Trust	Progress Warehouse Trust No .3
	Progress 2006-1 Trust	Progress 2019-1 Trust	Progress Warehouse Trust No .4
	Progress 2007-1G Trust	Progress 2020-1 Trust	Progress Warehouse Trust No .5
	Progress 2008-1R Trust	Progress 2021-1 Trust	Progress Warehouse Trust No .6
	Progress 2009-1 Trust	Progress 2022-1 Trust	
	Progress 2010-1 Trust	Progress 2022-2 Trust	
	Progress 2011-1 Trust	Progress 2023-1 Trust	
	Progress 2012-1 Trust	Progress 2023-2 Trust	
	Progress 2012-2 Trust	Progress 2024-1 Trust	
	Progress 2013-1 Trust	Progress 2024-2 Trust	
	Progress 2014-1 Trust	Progress 2025-1 Trust	
	Progress 2014-2 Trust	Progress 2025-2 Trust	
	Progress 2016-1 Trust		
	Progress 2017-1 Trust		
	Progress 2017-2 Trust		
Back-Up Servicer:	Perpetual Trustee (Cold)		