PROGRESS 2019-1 TRUST

Monday, 24 November 2025

Transaction Name: Progress 2019-1 Trust

Trustee: Perpetual Trustee Company Limited

 Security Trustee:
 P.T. Limited

 Originator:
 AMP Bank Limited

 Servicer & Custodian:
 AMP Bank Limited

 Issue Date:
 Thursday, 13th June 2019

 Maturity Date:
 Friday, 24th June 2050

 Payment Date:
 24th day of each month

 Business Day for Payments:
 Sydney & Melbourne

Determination Date & Ex-Interest Date:3 Business Days before each Payment Date.

	Base	Margin	Interest Calculation	Class A Refinancing Date
Class A Notes	1 M BBSW	0bps	Actual/365	25 Nov 2024
Class A-R Notes	1 M BBSW	97bps	Actual/365	
Class AB Notes	1 M BBSW	195bps	Actual/365	
Class B Notes	1 M BBSW	225bps	Actual/365	
Class C Notes	1 M BBSW	270bps	Actual/365	
Class D Notes	1 M BBSW	620bps	Actual/365	

		Current Invested			Current		
	Currency	Initial Stated Amount	Amount	Current Stated Amount	Percentages at Issue	Percentages	Rating S&P/Moodys
Class A Notes	A\$	920,000,000.00	-	-	92.00%	0.00%	AAA / Aaa
Class A-R Notes	A\$	185,000,000.00	142,520,237.93	142,520,237.93	69.81%	83.79%	AAA / Aaa
Class AB Notes	A\$	46,700,000.00	16,089,327.05	16,089,327.05	17.62%	9.46%	AAA /n.r
Class B Notes	A\$	19,300,000.00	6,649,336.45	6,649,336.45	7.28%	3.91%	AAA /n.r.
Class C Notes	A\$	12,400,000.00	4,272,112.52	4,272,112.52	4.68%	2.51%	A /n.r.
Class D Notes	A\$	1,600,000.00	551,240.31	551,240.31	0.60%	0.32%	n.r/n.r.
TOTAL		265.000.000.00	170.082.254.26	170.082.254.26	100.00%	100.00%	

Current Payment Date:	Pre Payment	Monday, 24 November	2025				
	Date Bond Factors	Coupon Rate	Coupon Rate Reset Date	Initial Issued Notes (No.)	Interest Payment (per security)	Principal Payment (per security)	Post Payment Date Bond Factors
Class A Notes	0.0000	3.4600%	24-Nov-25	920,000	-	-	0.0000
Class A-R Notes	0.7883	4.4300%	24-Nov-25	185,000	2.97	17.95	0.7704
Class AB Notes	0.3526	5.4100%	24-Nov-25	46,700	1.62	8.03	0.3445
Class B Notes	0.3526	5.7100%	24-Nov-25	19,300	1.71	8.03	0.3445
Class C Notes	0.3526	6.1600%	24-Nov-25	12,400	1.84	8.03	0.3445
Class D Notes	0.3526	9.6600%	24-Nov-25	1,600	2.89	8.03	0.3445
TOTAL				1,185,000	11.03	50.06	

Total pool size: \$991,497,790 \$168,636,555 Total Number of Loans (UnConsolidated): 3,892 1042 Total number of loans (consolidating split loans): 2,930 797 Average loan Size: \$338,395 \$211,589 Maximum loan size: \$1,000,000 \$862,000 Total property value: \$2,126,101,907 \$599,397,874 Number of Properties: 2934 798 Average property value: \$724,643 \$739,847 Average current LVR: \$52,17% 32.36% Average Term to Maturity (months): 306,58 225,98 Average Term to Maturity (months): 345,24 268,11 Weighted Average Seasoning (months): 37.13 114,13 Weighted Average Term to Maturity (months): 314,73 238,73 % of pool with loans > \$500,000: 32,71% 22,38% % of pool with loans > \$500,000: 32,71% 22,38% % of pool (amount) Loboc Loans: 0.00% 0.00% Maximum Current LVR: 92,27% 122,17% % Fixed Rate Loans (Value): 6.15%	COLLATERAL INFORMATION	At Issue	<u>Oct - 25</u>
Total Number Of Loans (UnConsolidated): 3,892 1042 Total number of loans (consolidating split loans): 2,930 797 Average loan Size: \$338,395 \$211,589 Maximum loan size: \$1,000,000 \$862,000 Total property value: \$2,126,101,907 \$590,397,874 Number of Properties: 2934 798 Average property value: \$724,643 \$739,847 Average current LVR: \$52,17% 32.36% Average Term to Maturity (months): 306.58 225.98 Maximum Remaining Term to Maturity (months): 37.13 114.13 Weighted Average Seasoning (months): 37.13 114.13 Weighted Average Current LVR: \$9.22% 46.52% Weighted Average Term to Maturity (months): 314.73 238.73 % of pool with loans > \$500,000: 32.71% 22.38% % of pool (amount) Loboc Loans: 0.00% 0.00% Maximum Current LVR: 92.27% 122.17% % Fixed Rate Loans(Value): 6.15% 0.49% % Interest Only loans (Value): 4.24%	Total pool size:	\$991.497.790	\$168.636.555
Total number of loans (consolidating split loans): 2,930 797 Average loan Size: \$338,395 \$211,589 Maximum loan size: \$1,000,000 \$862,000 Total property value: \$2,126,101,907 \$599,397,874 Number of Properties: 2934 \$784,834 Average property value: \$724,643 \$739,847 Average current LVR: \$52,17% \$3.36% Average Term to Maturity (months): 306,58 225,98 Maximum Remaining Term to Maturity (months): 37,13 114,13 Weighted Average Seasoning (months): 314,73 28,73 Weighted Average Term to Maturity (months): 314,73 23,87 % of pool (amount) LoDoc Loans: 0,00% 0,00% Maximum Current LVR: 92,27% 122,17% % Fixed Rate Loans(Value): 6,15% 0,49% % Interest Only loans (Value): 6,15% 0,49% Weighted Average Mortgage Interest: 5,12% Weighted Average Kate Rate: 5,12% Weighted Average Variable Rate: 6,00% Investment Loans:	·		
Average loan Size: \$338,395 \$211,589 Maximum loan size: \$1,000,000 \$862,000 Total property value: \$2,126,101,907 \$590,397,874 Number of Properties: 2934 798 Average property value: \$724,643 \$739,847 Average current LVR: \$5.1.7% \$3.2.36% Average Term to Maturity (months): 306.58 225.98 Maximum Remaining Term to Maturity (months): 345.24 268.11 Weighted Average Seasoning (months): 37.13 114.13 Weighted Average Current LVR: 59.22% 46.52% Weighted Average Term to Maturity (months): 314.73 238.73 % of pool with loans > \$500,000: 32.71% 223.8% % of pool with loans (value): 0.00% 0.00% Maximum Current LVR: 92.27% 122.17% % Fixed Rate Loans(Value): 6.15% 0.49% % Interest Only loans (Value): 6.15% 0.49% Weighted Average Mortgage Interest: 5.12% Weighted Average Variable Rate: 6.00% Investment Lo		·	
Maximum loan size: \$1,000,000 \$862,000 Total property value: \$2,126,101,907 \$590,397,874 Number of Properties: 2934 798 Average property value: \$724,643 \$739,847 Average current LVR: 52.17% 32.36% Average Term to Maturity (months): 306.58 225.98 Maximum Remaining Term to Maturity (months): 37.13 114.13 Weighted Average Seasoning (months): 37.13 114.13 Weighted Average Term to Maturity (months): 314.73 238.73 % of pool with loans > \$500,000: 32.71% 22.38% % of pool (amount) LoDoc Loans: 0.00% 0.00% Maximum Current LVR: 92.27% 122.17% % Fixed Rate Loans(Value): 6.15% 0.49% % Interest Only loans (Value): 18.62% 3.37% Weighted Average Mortgage Interest: 4.24% 6.00% Weighted Average Fixed Rate: 5.12% Weighted Average Variable Rate: 6.00% Investment Loans: 14.85% 14.93%	, , ,	·	
Total property value: \$2,126,101,907 \$590,397,874 Number of Properties: 2934 798 Average property value: \$724,643 \$739,847 Average current LVR: 52.17% 32.36% Average Term to Maturity (months): 306.58 225.98 Maximum Remaining Term to Maturity (months): 345.24 268.11 Weighted Average Seasoning (months): 37.13 114.13 Weighted Average Current LVR: 59.22% 46.52% Weighted Average Term to Maturity (months): 314.73 238.73 % of pool with loans > \$500,000: 32.71% 22.38% % of pool (amount) LoDoc Loans: 0.00% 0.00% Maximum Current LVR: 92.27% 122.17% % Fixed Rate Loans(Value): 6.15% 0.49% % Interest Only loans (Value): 18.62% 3.37% Weighted Average Mortgage Interest: 5.12% Weighted Average Fixed Rate: 5.12% Weighted Average Variable Rate: 6.00% Investment Loans: 14.85% 14.93%	-	· ·	
Number of Properties: 2934 798 Average property value: \$724,643 \$739,847 Average current LVR: 52.17% 32.36% Average Term to Maturity (months): 306.58 225.98 Maximum Remaining Term to Maturity (months): 345.24 268.11 Weighted Average Seasoning (months): 37.13 114.13 Weighted Average Current LVR: 59.22% 46.52% Weighted Average Term to Maturity (months): 314.73 238.73 % of pool with loans > \$500,000: 32.71% 22.38% % of pool (amount) LoDoc Loans: 0.00% 0.00% Maximum Current LVR: 92.27% 122.17% % Fixed Rate Loans(Value): 6.15% 0.49% % Interest Only loans (Value): 18.62% 3.37% Weighted Average Mortgage Interest: 4.24% 6.00% Weighted Average Fixed Rate: 5.12% Weighted Average Variable Rate: 6.00% Investment Loans: 14.85% 14.93%			
Average property value: \$724,643 \$739,847 Average current LVR: 52.17% 32.36% Average Term to Maturity (months): 306.58 225.98 Maximum Remaining Term to Maturity (months): 345.24 268.11 Weighted Average Seasoning (months): 37.13 114.13 Weighted Average Current LVR: 59.22% 46.52% Weighted Average Term to Maturity (months): 314.73 238.73 % of pool with loans > \$500,000: 32.71% 22.38% % of pool (amount) LoDoc Loans: 0.00% 0.00% Maximum Current LVR: 92.27% 122.17% % Fixed Rate Loans(Value): 6.15% 0.49% % Interest Only loans (Value): 18.62% 3.37% Weighted Average Mortgage Interest: 5.12% Weighted Average Fixed Rate: 5.12% Weighted Average Variable Rate: 6.00% Investment Loans: 14.85% 14.93%			
Average Current LVR: 52.17% 32.36% Average Term to Maturity (months): 306.58 225.98 Maximum Remaining Term to Maturity (months): 345.24 268.11 Weighted Average Seasoning (months): 37.13 114.13 Weighted Average Current LVR: 59.22% 46.52% Weighted Average Term to Maturity (months): 314.73 223.873 % of pool with loans > 5500,000: 32.71% 22.38% % of pool (amount) LoDoc Loans: 0.00% 0.00% Maximum Current LVR: 92.27% 122.17% % Fixed Rate Loans(Value): 6.15% 0.49% % Interest Only loans (Value): 18.62% 3.37% Weighted Average Mortgage Interest: 5.12% Weighted Average Fixed Rate: 5.12% Weighted Average Variable Rate: 6.00% Investment Loans: 14.85% 14.93%	·	\$724.643	
Average Term to Maturity (months): 306.58 225.98 Maximum Remaining Term to Maturity (months): 345.24 268.11 Weighted Average Seasoning (months): 37.13 114.13 Weighted Average Current LVR: 59.22% 46.52% Weighted Average Term to Maturity (months): 314.73 238.73 % of pool with loans > \$500,000: 32.71% 22.38% % of pool (amount) LoDoc Loans: 0.00% 0.00% Maximum Current LVR: 92.27% 122.17% % Fixed Rate Loans(Value): 6.15% 0.49% % Interest Only loans (Value): 18.62% 3.37% Weighted Average Mortgage Interest: 4.24% 6.00% Weighted Average Fixed Rate: 5.12% Weighted Average Variable Rate: 6.00% Investment Loans: 14.85% 14.93%	•	· ·	
Maximum Remaining Term to Maturity (months): 345.24 268.11 Weighted Average Seasoning (months): 37.13 114.13 Weighted Average Current LVR: 59.22% 46.52% Weighted Average Term to Maturity (months): 314.73 238.73 % of pool with loans > \$500,000: 32.71% 22.38% % of pool (amount) LoDoc Loans: 0.00% 0.00% Maximum Current LVR: 92.27% 122.17% % Fixed Rate Loans (Value): 6.15% 0.49% % Interest Only loans (Value): 18.62% 3.37% Weighted Average Mortgage Interest: 4.24% 6.00% Weighted Average Fixed Rate: 5.12% Weighted Average Variable Rate: 6.00% Investment Loans: 14.85% 14.93%	•		
Weighted Average Seasoning (months): 37.13 114.13 Weighted Average Current LVR: 59.22% 46.52% Weighted Average Term to Maturity (months): 314.73 238.73 % of pool with loans > \$500,000: 32.71% 22.38% % of pool (amount) LoDoc Loans: 0.00% 0.00% Maximum Current LVR: 92.27% 122.17% % Fixed Rate Loans(Value): 6.15% 0.49% % Interest Only loans (Value): 18.62% 3.37% Weighted Average Mortgage Interest: 4.24% 6.00% Weighted Average Fixed Rate: 5.12% Weighted Average Variable Rate: 6.00% Investment Loans: 14.85% 14.93%	-	345.24	
Weighted Average Current LVR: 59.22% 46.52% Weighted Average Term to Maturity (months): 314.73 238.73 % of pool with loans > \$500,000: 32.71% 22.38% % of pool (amount) LoDoc Loans: 0.00% 0.00% Maximum Current LVR: 92.27% 122.17% % Fixed Rate Loans(Value): 6.15% 0.49% % Interest Only loans (Value): 18.62% 3.37% Weighted Average Mortgage Interest: 4.24% 66.00% Weighted Average Variable Rate: 5.12% Weighted Average Variable Rate: 6.00% Investment Loans: 14.85% 14.93%	. , ,	37.13	
% of pool with loans > \$500,000: 32.71% 22.38% % of pool (amount) LoDoc Loans: 0.00% 0.00% Maximum Current LVR: 92.27% 122.17% % Fixed Rate Loans(Value): 6.15% 0.49% % Interest Only loans (Value): 18.62% 3.37% Weighted Average Mortgage Interest: 4.24% 6.00% Weighted Average Fixed Rate: 5.12% Weighted Average Variable Rate: 6.00% Investment Loans: 14.85% 14.93%		59.22%	
% of pool with loans > \$500,000: 32.71% 22.38% % of pool (amount) LoDoc Loans: 0.00% 0.00% Maximum Current LVR: 92.27% 122.17% % Fixed Rate Loans(Value): 6.15% 0.49% % Interest Only loans (Value): 18.62% 3.37% Weighted Average Mortgage Interest: 4.24% 6.00% Weighted Average Fixed Rate: 5.12% Weighted Average Variable Rate: 6.00% Investment Loans: 14.85% 14.93%	Weighted Average Term to Maturity (months):	314.73	238.73
Maximum Current LVR: 92.27% 122.17% % Fixed Rate Loans(Value): 6.15% 0.49% % Interest Only loans (Value): 18.62% 3.37% Weighted Average Mortgage Interest: 4.24% 6.00% Weighted Average Fixed Rate: 5.12% Weighted Average Variable Rate: 6.00% Investment Loans: 14.85% 14.93%		32.71%	22.38%
Maximum Current LVR: 92.27% 122.17% % Fixed Rate Loans(Value): 6.15% 0.49% % Interest Only loans (Value): 18.62% 3.37% Weighted Average Mortgage Interest: 4.24% 6.00% Weighted Average Fixed Rate: 5.12% Weighted Average Variable Rate: 6.00% Investment Loans: 14.85% 14.93%	% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Interest Only Ioans (Value): 18.62% 3.37% Weighted Average Mortgage Interest: 4.24% 6.00% Weighted Average Fixed Rate: 5.12% Weighted Average Variable Rate: 6.00% Investment Loans: 14.85% 14.93%	,	92.27%	
% Interest Only Ioans (Value): 18.62% 3.37% Weighted Average Mortgage Interest: 4.24% 6.00% Weighted Average Fixed Rate: 5.12% Weighted Average Variable Rate: 6.00% Investment Loans: 14.85% 14.93%	% Fixed Rate Loans(Value):	6.15%	0.49%
Weighted Average Fixed Rate: Weighted Average Variable Rate: Investment Loans: 14.85% 14.93%		18.62%	3.37%
Weighted Average Fixed Rate: Weighted Average Variable Rate: Investment Loans: 14.85% 14.93%	, , ,	4.24%	6.00%
Investment Loans: 14.85% 14.93%			5.12%
Investment Loans: 14.85% 14.93%			6.00%
		14.85%	
	NOTE: Loan purpose determines investment lending classification from 01/03/2019		

Outstanding Balance Distribution	\$ % at Issue	<u>Oct - 25</u>
≤\$0	0.00%	-0.13%
> \$0 and ≤ \$100,000	1.86%	4.23%
> \$100,000 and ≤ \$150,000	2.75%	6.48%
> \$150,000 and ≤ \$200,000	3.98%	6.91%
> \$200,000 and ≤ \$250,000	6.12%	11.05%
> \$250,000 and ≤ \$300,000	9.14%	15.65%
> \$300,000 and ≤ \$350,000	11.49%	10.33%
> \$350,000 and ≤ \$400,000	11.73%	11.90%
> \$400,000 and ≤ \$450,000	10.78%	5.29%
> \$450,000 and ≤ \$500,000	9.42%	5.91%
> \$500,000 and ≤ \$550,000	5.81%	7.06%
> \$550,000 and ≤ \$600,000	5.29%	4.74%
> \$600,000 and ≤ \$650,000	4.97%	4.83%
> \$650,000 and ≤ \$700,000	3.66%	0.79%
> \$700,000 and ≤ \$750,000	3.94%	2.12%
> \$750,000 and ≤ \$800,000	1.96%	1.81%
> \$800,000 and ≤ \$850,000	1.83%	0.00%
> \$850,000 and ≤ \$900,000	2.39%	1.02%
> \$900,000 and ≤ \$950,000	1.49%	0.00%
> \$950,000 and ≤ \$1,000,000	1.38%	0.00%
Total	100.00%	100.00%
Total	100.00%	100.00%
Outstanding Palance LVP Distribution	6 9/	0.4. 25
Outstanding Balance LVR Distribution	\$ % at Issue	Oct - 25
≤ 0%	0.00%	-0.13%
> 0% and ≤ 25%	7.58%	16.45%
> 25% and ≤ 30%	4.06%	6.05%
> 30% and ≤ 35%	4.02%	6.73%
> 35% and ≤ 40%	3.29%	6.52%
> 40% and ≤ 45%	4.34%	10.19%
> 45% and ≤ 50%	8.64%	8.32%
> 50% and ≤ 55%	5.65%	7.58%
> 55% and ≤ 60%	7.55%	10.69%
> 60% and ≤ 65%	8.61%	7.40%
> 65% and ≤ 70%	8.81%	8.73%
> 70% and ≤ 75%	8.70%	8.28%
> 75% and ≤ 80%	14.84%	1.55%
> 80% and ≤ 85%	8.96%	1.00%
> 85% and ≤ 90%	4.47%	0.33%
> 90% and ≤ 95%	0.49%	0.00%
> 95% and ≤ 100%	0.00%	0.19%
> 100%	0.00%	0.13%
Total	100.00%	100.00%
	100.00%	100.00%
Mortgage Incurance	¢ % at legue	Oct 35
Mortgage Insurance Genworth	<u>\$ % at Issue</u>	Oct - 25
	67.47%	70.02%
QBE	32.53%	29.48%
Uninsured	0.00%	0.50%
Total	100.00%	100.00%
Seasoning Analysis	\$ % at Issue	Oct - 25
> 0 mths and ≤ 3 mths	0.20%	0.00%
> 3 mths and ≤ 6 mths	0.00%	0.00%
> 6 mths and ≤ 9 mths	0.00%	0.00%
> 9 mths and ≤ 12 mths	0.00%	0.00%
> 12 mths and ≤ 15 mths	0.00%	0.00%
> 12 mins and ≤ 15 mins > 15 mths and ≤ 18 mths		
	6.37%	0.00%
> 18 mths and ≤ 21 mths	14.80%	0.00%
> 21 mths and ≤ 24 mths	20.86%	0.00%
> 24 mths and ≤ 36 mths	22.65%	0.00%
> 36 mths and ≤ 48 mths	13.09%	0.00%
> 48 mths and ≤ 60 mths	9.97%	0.00%
> 60 mths and ≤ 72 mths	5.31%	0.00%
> 72 mths and ≤ 84 mths	2.03%	0.32%
> 84 mths and ≤ 96 mths	1.31%	13.66%
> 96 mths and ≤ 108 mths	0.54%	44.32%
> 108 mths and ≤ 120 mths	0.25%	11.17%
> 120 mths	2.64%	30.53%
Total	100.00%	100.00%

NSW - Metro 34.04% 40.61 NSW - Non metro 9.70% 4.06 Total NSW 43.33% 4.66 ACT - Inner city 0.00% 0.00 ACT - Non metro 0.00% 0.00 Total ACT 1.68% 1.90 NT - Inner city 0.00% 0.00 NT - Non metro 0.00% 0.00 Total NT 0.36% 0.22 NT - Non metro 0.00% 0.00 Total NT 0.36% 0.22 SA - Inner city 0.17% 0.45 SA - Non metro 0.33% 0.55 Total SA 4.20% 3.77 SA - Non metro 0.33% 0.55 Total CLD 0.12% 0.00 QLD - Non metro 5.11% 0.93 Total QLD 0.00% 0.00 TAS - Inner city 0.00% 0.00 TAS - Non metro 0.12% 0.00 Total TAS 0.08% 0.72 VIC - Non metro 0.28% </th <th>Geographic Distribution</th> <th>\$ % at Issue</th> <th>Oct - 25</th>	Geographic Distribution	\$ % at Issue	Oct - 25
NSW - Non metro 9.70% 4.05 ACT - Inter city 0.00% 0.00 ACT - Morn metro 0.00% 0.00 ACT - Non metro 0.00% 0.00 Total ACT 1.68% 1.93 NT - Inner city 0.00% 0.00 NT - Non metro 0.00% 0.00 Total NT 0.35% 0.22 SA - Inner city 0.17% 0.45 SA - Inner city 0.17% 0.45 SA - Metro 0.24 0.00 SA - Non metro 0.33% 0.54 Total SA 4.70% 0.24 QLD - Non metro 0.12% 0.00 QLD - Non metro 5.11% 0.00 QLD - Non metro 5.11% 0.00 TAS - Inner city 0.00% 0.00 YLC - I	NSW - Inner city	0.09%	0.00%
Total NSW 43.83% 44.66 ACT - Inner city 0.00% 0.00 ACT - Non metro 0.00% 0.00 ACT - Non metro 0.00% 0.00 Total ACT 1.68% 1.90 NT - Inner city 0.00% 0.00 NT - Metro 0.36% 0.24 NT - Non metro 0.36% 0.24 SA - Inner city 0.17% 0.48 SA - Morto 4.20% 3.73 SA - Non metro 0.33% 0.54 Total SA 4.70% 4.73 QLD - Metro 6.83% 9.00 QLD - Non metro 5.11% 0.90 Total QLD 0.00% 0.00 TAS - Inner city 0.00% 0.00 TAS - Metro 0.53% 0.33 TAS - Metro 0.53% 0.33 TAS - Metro 0.53% 0.33 TAS - Non metro 0.45% 0.45 Total TAS 0.96% 0.73 VIC - Inner city 0.71% </td <td>NSW - Metro</td> <td>34.04%</td> <td>40.61%</td>	NSW - Metro	34.04%	40.61%
ACT - Inner city ACT - Metro ACT - Metro ACT - Non metro O.00% ACT - Non metro O.00% O.00 Total ACT O.00% O.00% O.00 Total ACT O.00% O.00% O.00 NT - Inner city O.00% O.00% O.00 Total NT O.00%	NSW - Non metro	9.70%	4.05%
ACT - Metro 1.68% 1.90	Total NSW	43.83%	44.66%
ACT - Metro ACT - Non metro 100			
ACT - Non metro Total ACT	ACT - Inner city	0.00%	0.00%
Total ACT 1.68% 1.90 NT - Inner city 0.00% 0.00 NT - Non metro 0.00% 0.00 Total NT 0.36% 0.24 SA - Inner city 0.17% 0.45 SA - More city 0.470 3.77 SA - Non metro 0.33% 0.54 Total SA 4.70% 4.73 QLD - Inner city 0.12% 0.00 QLD - Metro 6.83% 9.00 QLD - Non metro 5.111% 0.93 Total QLD 12.06% 9.96 TAS - Inner city 0.00% 0.00 TAS - Morn metro 0.53% 0.33 TAS - Non metro 0.53% 0.33 TOtal TAS 0.98% 0.74 VIC - Inner city 0.71% 1.12 VIC - Metro 21.36% 0.98% VIC - Morn metro 21.36% 0.00 VIC - Non metro 21.36% 0.28 VIC - Non metro 0.94% 1.17 Total VIC	ACT - Metro	1.68%	1.90%
NT - Inner city NT - Inner city NT - Metro NT - Non metro Total NT SA - Inner city SA - Inn	ACT - Non metro	0.00%	0.00%
NT - Metro 0.36% 0.24 NT - Non metro 0.00% 0.00 Total NT 0.36% 0.24 SA - Inner city 0.17% 0.48 SA - Metro 4.20% 3.72 SA - Non metro 0.33% 0.55 Total SA 4.70% 4.73 QLD - Inner city 0.12% 0.00 QLD - Non metro 6.83% 9.06 QLD - Non metro 5.11% 0.93 Total QLD 12.06% 9.98 TAS - Inner city 0.00 0.00 TAS - Metro 0.53% 0.03 TAS - Metro 0.53% 0.03 TAS - Metro 0.53% 0.04 VIC - Inner city 0.74% 0.13 VIC - Inner city 0.71% 1.13 VIC - Non metro 21.36% 20.96 VIC - Non metro 22.37% 1.61 Total VIC 24.44% 23.76 WA - Metro 10.74% 11.17 WA - Non metro <t< td=""><td>Total ACT</td><td>1.68%</td><td>1.90%</td></t<>	Total ACT	1.68%	1.90%
NT - Metro 0.36% 0.24 NT - Non metro 0.00% 0.00 Total NT 0.36% 0.24 SA - Inner city 0.17% 0.48 SA - Metro 4.20% 3.72 SA - Non metro 0.33% 0.55 Total SA 4.70% 4.73 QLD - Inner city 0.12% 0.00 QLD - Non metro 6.83% 9.06 QLD - Non metro 5.11% 0.93 Total QLD 12.06% 9.98 TAS - Inner city 0.00 0.00 TAS - Metro 0.53% 0.03 TAS - Metro 0.53% 0.03 TAS - Metro 0.53% 0.04 VIC - Inner city 0.74% 0.13 VIC - Inner city 0.71% 1.13 VIC - Non metro 21.36% 20.96 VIC - Non metro 22.37% 1.61 Total VIC 24.44% 23.76 WA - Metro 10.74% 11.17 WA - Non metro <t< td=""><td></td><td></td><td></td></t<>			
NT - Non metro 0.00% 0.00 Total NT 0.36% 0.24 SA - Inner city 0.17% 0.48 SA - Non metro 4.20% 3.77 SA - Non metro 0.33% 0.54 Total SA 4.70% 4.73 QLD - Inner city 0.02% 0.00 QLD - Metro 6.83% 9.00 QLD - Non metro 5.11% 0.92 Total QLD 12.06% 9.96 TAS - Inner city 0.00% 0.00 TAS - Metro 0.53% 0.33 TAS - Non metro 0.45% 0.43 Total TAS 0.98% 0.74 VIC - Inner city 0.71% 1.13 VIC - Non metro 21.36% 20.99 VIC - Non metro 22.37% 1.61 Total VIC 24.44% 23.76 WA - Inner city 0.94% 1.17 Total WA 10.094% 1.17 Total Metro 9.94% 1.17 Total Metro	NT - Inner city	0.00%	0.00%
Total NT 0.36% 0.24 SA - Inner city 0.17% 0.45 SA - Metro 4.20% 3.77 SA - Non metro 0.33% 0.54 Total SA 4.70% 4.71 QLD - Inner city 0.12% 0.00 QLD - Metro 6.83% 9.00 QLD - Non metro 5.31% 0.92 Total QLD 12.06% 9.99 TAS - Inner city 0.00% 0.00 TAS - Metro 0.53% 0.33 TAS - Non metro 0.45% 0.43 Total TAS 0.98% 0.74 VIC - Inner city 0.71% 1.13 VIC - Metro 21.36% 20.96 VIC - Non metro 2.37% 1.61 Total VIC 24.44% 23.76 WA - Inner city 0.94% 0.11 WA - On metro 10.74% 11.93 WA - Non metro 0.94% 1.17 Total Inner City 1.176 1.37% Total Inner City			0.24%
SA - Inner city SA - Metro A 420% SA - Metro	NT - Non metro	0.00%	0.00%
SA - Metro 4.20% 3.72 SA - Non metro 0.33% 0.54 Total SA 4.70% 4.71 QLD - Inner city 0.12% 0.00 QLD - Metro 6.83% 9.00 QLD - Non metro 5.11% 0.92 Total QLD 12.06% 9.98 TAS - Inner city 0.00% 0.00 TAS - Metro 0.53% 0.33 TAS - Non metro 0.45% 0.43 Total TAS 0.98% 0.74 VIC - Inner city 0.71% 1.13 VIC - Non metro 2.37% 1.61 Total VIC 24.44% 23.76 WA - Inner city 0.28% 0.66 WA - Metro 10.74% 11.99 WA - Non metro 0.94% 1.17 Total WA 11.96% 13.74 Total Inner City 1.37% 2.25 Total Metro 79.73% 88.73	Total NT	0.36%	0.24%
SA - Metro 4.20% 3.72 SA - Non metro 0.33% 0.54 Total SA 4.70% 4.71 QLD - Inner city 0.12% 0.00 QLD - Metro 6.83% 9.00 QLD - Non metro 5.11% 0.92 Total QLD 12.06% 9.98 TAS - Inner city 0.00% 0.00 TAS - Metro 0.53% 0.33 TAS - Non metro 0.45% 0.43 Total TAS 0.98% 0.74 VIC - Inner city 0.71% 1.13 VIC - Non metro 2.37% 1.61 Total VIC 24.44% 23.76 WA - Inner city 0.28% 0.66 WA - Metro 10.74% 11.99 WA - Non metro 0.94% 1.17 Total WA 11.96% 13.74 Total Inner City 1.37% 2.25 Total Metro 79.73% 88.73			
SA - Non metro 0.33% 0.54 Total SA 4.70% 4.71 QLD - Inner city 0.12% 0.00 QLD - Metro 6.83% 9.06 QLD - Non metro 5.11% 0.92 Total QLD 12.06% 9.98 TAS - Inner city 0.00% 0.00 TAS - Metro 0.53% 0.33 TAS - Non metro 0.45% 0.43 Total TAS 0.98% 0.74 VIC - Inner city 0.71% 1.13 VIC - Metro 2.136% 20.96 VIC - Non metro 2.37% 1.61 Total VIC 24.44% 23.70 WA - Inner city 0.28% 0.66 WA - Metro 10.74% 11.91 WA - Non metro 0.94% 1.17 Total Inner City 1.196% 13.74 Total Inner City 1.17% 2.25 Total Metro 79.73% 88.73	•		0.45%
Total SA 4.70% 4.77 QLD - Inner city 0.12% 0.00 QLD - Metro 6.83% 9.06 QLD - Non metro 5.11% 0.92 Total QLD 12.06% 9.98 TAS - Inner city 0.00% 0.00 TAS - Metro 0.53% 0.33 TAS - Non metro 0.45% 0.43 Total TAS 0.98% 0.74 VIC - Inner city 0.71% 1.13 VIC - Metro 21.36% 20.99 VIC - Non metro 2.37% 1.61 Total VIC 24.44% 23.77 WA - Inner city 0.28% 0.66 WA - Metro 10.74% 11.99 WA - Non metro 0.94% 1.17 Total WA 11.96% 13.74 Total Inner City 1.37% 2.25 Total Metro 79.73% 88.73			3.72%
QLD - Inner city 0.12% 0.00 QLD - Metro 6.83% 9.00 QLD - Non metro 5.11% 0.92 Total QLD 12.06% 9.98 TAS - Inner city 0.00% 0.00 TAS - Metro 0.53% 0.33 TAS - Non metro 0.45% 0.43 Total TAS 0.98% 0.74 VIC - Inner city 0.71% 1.13 VIC - Wetro 21.36% 20.96 VIC - Non metro 2.37% 1.61 Total VIC 24.44% 23.76 WA - Inner city 0.28% 0.66 WA - Metro 10.74% 11.93 WA - Non metro 0.94% 1.17 Total WA 11.96% 13.74 Total Inner City 1.37% 2.25 Total Metro 79.73% 88.73			0.54%
QLD - Metro 6.83% 9.00 QLD - Non metro 5.11% 0.92 Total QLD 12.06% 9.98 TAS - Inner city 0.00% 0.00 TAS - Metro 0.53% 0.33 TAS - Non metro 0.45% 0.42 Total TAS 0.98% 0.74 VIC - Inner city 0.71% 1.13 VIC - Metro 21.36% 20.96 VIC - Non metro 21.36% 23.76 Total VIC 24.44% 23.76 WA - Inner city 0.28% 0.66 WA - Metro 10.74% 11.91 WA - Non metro 0.94% 1.17 Total WA 11.96% 13.74 Total Inner City 1.37% 2.25 Total Metro 79.73% 88.73	Total SA	4.70%	4.71%
QLD - Metro 6.83% 9.00 QLD - Non metro 5.11% 0.92 Total QLD 12.06% 9.98 TAS - Inner city 0.00% 0.00 TAS - Metro 0.53% 0.33 TAS - Non metro 0.45% 0.42 Total TAS 0.98% 0.74 VIC - Inner city 0.71% 1.13 VIC - Metro 21.36% 20.96 VIC - Non metro 21.36% 23.76 Total VIC 24.44% 23.76 WA - Inner city 0.28% 0.66 WA - Metro 10.74% 11.91 WA - Non metro 0.94% 1.17 Total WA 11.96% 13.74 Total Inner City 1.37% 2.25 Total Metro 79.73% 88.73			
QLD - Non metro 5.11% 0.92 Total QLD 12.06% 9.98 TAS - Inner city 0.00% 0.00 TAS - Metro 0.53% 0.31 TAS - Non metro 0.45% 0.42 Total TAS 0.98% 0.74 VIC - Inner city 0.71% 1.13 VIC - Non metro 2.136% 20.96 VIC - Non metro 2.37% 1.61 Total VIC 24.44% 23.76 WA - Inner city 0.28% 0.66 WA - Metro 10.74% 11.91 WA - Non metro 0.94% 1.17 Total WA 11.96% 13.74 Total Inner City 1.37% 2.25 Total Metro 79.73% 88.73			0.00%
TAS - Inner city 0.00% 0.00 TAS - Metro 0.53% 0.31 TAS - Non metro 0.45% 0.43 Total TAS 0.98% 0.74 VIC - Inner city 0.71% 1.13 VIC - Metro 21.36% 20.96 VIC - Non metro 2.37% 1.61 Total VIC 24.44% 23.70 WA - Inner city 0.28% 0.66 WA - Non metro 10.74% 11.91 Total WA 11.96% 13.74 Total Inner City 1.37% 2.25 Total Inner City 1.37% 2.25 Total Metro 79.73% 88.71			9.06%
TAS - Inner city			0.92%
TAS - Metro 0.53% 0.31 TAS - Non metro 0.45% 0.43 Total TAS 0.98% 0.74 VIC - Inner city 0.71% 1.13 VIC - Metro 21.36% 20.96 VIC - Non metro 2.37% 1.61 Total VIC 24.44% 23.70 WA - Inner city 0.28% 0.66 WA - Metro 10.74% 11.91 WA - Non metro 0.94% 1.17 Total WA 11.96% 13.74 Total Inner City 1.37% 2.25 Total Metro 79.73% 88.73	Total QLD	12.06%	9.98%
TAS - Metro 0.53% 0.31 TAS - Non metro 0.45% 0.43 Total TAS 0.98% 0.74 VIC - Inner city 0.71% 1.13 VIC - Metro 21.36% 20.96 VIC - Non metro 2.37% 1.61 Total VIC 24.44% 23.70 WA - Inner city 0.28% 0.66 WA - Metro 10.74% 11.91 WA - Non metro 0.94% 1.17 Total WA 11.96% 13.74 Total Inner City 1.37% 2.25 Total Metro 79.73% 88.73	TAS - Inner city	0.00%	0.00%
TAS - Non metro 0.45% 0.43 Total TAS 0.98% 0.74 VIC - Inner city 0.71% 1.13 VIC - Metro 21.36% 20.96 VIC - Non metro 2.37% 16.13 Total VIC 24.44% 23.76 WA - Inner city 0.28% 0.66 WA - Metro 10.74% 11.91 WA - Non metro 0.94% 1.17 Total WA 11.96% 13.74 Total Inner City 1.37% 2.25 Total Metro 79.73% 88.73			0.31%
Total TAS 0.98% 0.74 VIC - Inner city 0.71% 1.13 VIC - Metro 21.36% 20.96 VIC - Non metro 2.37% 1.61 Total VIC 24.44% 23.70 WA - Inner city 0.28% 0.66 WA - Metro 10.74% 11.91 WA - Non metro 0.94% 1.17 Total WA 11.96% 13.74 Total Inner City 1.37% 2.25 Total Metro 79.73% 88.73			0.43%
VIC - Inner city 0.71% 1.13 VIC - Metro 21.36% 20.96 VIC - Non metro 2.37% 1.61 Total VIC 24.44% 23.70 WA - Inner city 0.28% 0.66 WA - Metro 10.74% 11.93 WA - Non metro 0.94% 1.17 Total WA 11.96% 13.74 Total Inner City 1.37% 2.25 Total Metro 79.73% 88.71			0.74%
VIC - Metro 21.36% 20.96 VIC - Non metro 2.37% 1.61 Total VIC 24.44% 23.70 WA - Inner city 0.28% 0.66 WA - Metro 10.74% 11.91 WA - Non metro 0.94% 1.17 Total WA 11.96% 13.74 Total Inner City 1.37% 2.25 Total Metro 79.73% 88.71			
VIC - Non metro 2.37% 1.61 Total VIC 24.44% 23.70 WA - Inner city 0.28% 0.66 WA - Metro 10.74% 11.91 WA - Non metro 0.94% 1.17 Total WA 11.96% 13.74 Total Inner City 1.37% 2.25 Total Metro 79.73% 88.71	VIC - Inner city	0.71%	1.13%
Total VIC 24.44% 23.76 WA - Inner city 0.28% 0.66 WA - Metro 10.74% 11.91 WA - Non metro 0.94% 1.17 Total WA 11.96% 13.74 Total Inner City 1.37% 2.25 Total Metro 79.73% 88.71	VIC - Metro	21.36%	20.96%
WA - Inner city 0.28% 0.66 WA - Metro 10.74% 11.91 WA - Non metro 0.94% 1.17 Total WA 11.96% 13.74 Total Inner City 1.37% 2.25 Total Metro 79.73% 88.73	VIC - Non metro	2.37%	1.61%
WA - Metro 10.74% 11.91 WA - Non metro 0.94% 1.17 Total WA 11.96% 13.74 Total Inner City 1.37% 2.25 Total Metro 79.73% 88.71	Total VIC	24.44%	23.70%
WA - Metro 10.74% 11.91 WA - Non metro 0.94% 1.17 Total WA 11.96% 13.74 Total Inner City 1.37% 2.25 Total Metro 79.73% 88.71			
WA - Non metro 0.94% 1.17 Total WA 11.96% 13.74 Total Inner City 1.37% 2.25 Total Metro 79.73% 88.71	WA - Inner city	0.28%	0.66%
Total MA 11.96% 13.74 Total Inner City 1.37% 2.25 Total Metro 79.73% 88.71	WA - Metro	10.74%	11.91%
Total Inner City 1.37% 2.25 Total Metro 79.73% 88.71	WA - Non metro	0.94%	1.17%
Total Metro 79.73% 88.71	Total WA	11.96%	13.74%
Total Metro 79.73% 88.71			
	Total Inner City	1.37%	2.25%
Total New Mater			88.71%
18.90% 8.71	Total Non Metro	18.90%	8.71%
			0.33%
Total 100.00% 100.00 *The Geographic Distribution has been updated according to the S&P Assumptions: Australian RMRS Postcode Classification Assumptions. 07/01/2024			100.00%

^{*}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>	61-90	<u>90+</u>	<u>Total</u>
Nov-24	0.50%	0.00%	1.49%	1.99%
Dec-24	0.48%	0.00%	1.34%	1.82%
Jan-25	1.19%	0.11%	1.36%	2.66%
Feb-25	0.82%	0.11%	1.41%	2.34%
Mar-25	0.77%	0.41%	1.47%	2.66%
Apr-25	0.28%	0.60%	0.97%	1.85%
May-25	1.15%	0.00%	1.40%	2.55%
Jun-25	1.06%	0.95%	1.21%	3.22%
Jul-25	0.38%	0.71%	2.04%	3.13%
Aug-25	0.00%	0.00%	2.00%	2.00%
Sep-25	0.18%	0.00%	1.34%	1.52%
Oct-25	0.32%	0.00%	1.03%	1.34%
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
Nov-24	5	2,016,866		
Dec-24	5	1,940,281 1,855,623		
Jan-25	6	1,808,767		
Feb-25	5	2,467,769		
Mar-25	7	2,027,313		
Apr-25 May-25	9	2,111,810		
Jun-25	8	1,759,058		
Jul-25	9	1,974,556		
Aug-25	9	1,980,378		
Sep-25	4	1,044,779		
Oct-25	5	1,445,206		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Nov-24	-	-		
Dec-24	-	-		
Jan-25	-	-		
Feb-25	-	-		
Mar-25 Apr-25	-			
May-25	-	_		
Jun-25	-	_		
Jul-25		_		
34, 25				
Διισ-25	_			
Aug-25 Sep-25	-	-		
Aug-25 Sep-25 Oct-25	-			
Sep-25	-	-		
Sep-25 Oct-25 PRINCIPAL LOSS	- - - Gross Loss	- - - <u>LMI claim (A\$)</u>	LMI payment (A\$)	<u>Net loss</u>
Sep-25 Oct-25 PRINCIPAL LOSS 2019		-	-	-
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020	Gross Loss - 133,175.69	133,175.69	LMI payment (A\$) - 133,075.69	100.00
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021		- 133,175.69 -	-	- 100.00 -
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021 2022		133,175.69	-	100.00
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021 2022 2023	133,175.69 - - -	133,175.69 - - -	-	- 100.00 -
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021 2022 2023 2024		- 133,175.69 -	-	- 100.00 - - - -
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021 2022 2023	133,175.69 - - -	133,175.69	- 133,075.69 - - - - - -	100.00 - - - - 107,937.05
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021 2022 2023 2024 2025	133,175.69 - - - 107,937.05 - 241,112.74	133,175.69	133,075.69 - - - - - 133,075.69	- 100.00 - - - -
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021 2022 2023 2024 2025	133,175.69 - - - - 107,937.05	133,175.69	133,075.69	100.00 - - - - 107,937.05
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021 2022 2023 2024 2025 Total EXCESS SPREAD Nov-24	133,175.69 107,937.05 - 241,112.74 Excess Spread (A\$) 161,082.96	133,175.69	133,075.69	100.00 - - - - 107,937.05
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021 2022 2023 2024 2025 Total EXCESS SPREAD Nov-24 Dec-24	133,175.69 107,937.05 241,112.74 Excess Spread (A\$) 161,082.96 135,624.14	133,175.69 133,175.69 Excess Spread % p.a 0.88% 0.76%	133,075.69	100.00 - - - - 107,937.05
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021 2022 2023 2024 2025 Total EXCESS SPREAD Nov-24 Dec-24 Jan-25	133,175.69 - 107,937.05 - 241,112.74 Excess Spread (A\$) 161,082.96 135,624.14 13,941.13	133,175.69 133,175.69 133,175.69 Excess Spread % p.a 0.88% 0.76% 0.08%	133,075.69	100.00 - - - - 107,937.05
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021 2022 2023 2024 2025 Total EXCESS SPREAD Nov-24 Dec-24 Jan-25 Feb-25	- 133,175.69 107,937.05 - 241,112.74 Excess Spread (A\$) 161,082.96 135,624.14 13,941.13 221,264.38	133,175.69 133,175.69 133,175.69 Excess Spread % p.a 0.88% 0.76% 0.08% 1.26%	133,075.69	100.00 - - - - 107,937.05
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021 2022 2023 2024 2025 Total EXCESS SPREAD Nov-24 Jan-25 Feb-25 Mar-25	133,175.69 107,937.05 241,112.74 Excess Spread (A\$) 161,082.96 135,624.14 13,941.13 221,264.38 52,012.64	133,175.69	133,075.69	100.00 - - - - 107,937.05
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021 2022 2023 2024 2025 Total EXCESS SPREAD Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Apr-25	133,175.69 107,937.05 241,112.74 Excess Spread (A\$) 161,082.96 135,624.14 13,941.13 221,264.38 52,012.64 87,388.46	133,175.69	133,075.69	100.00 - - - - 107,937.05
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021 2022 2023 2024 2025 Total EXCESS SPREAD Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Apr-25 May-25	133,175.69 107,937.05 241,112.74 Excess Spread (A\$) 161,082.96 135,624.14 13,941.13 221,264.38 52,012.64 87,388.46 84,258.49	133,175.69	133,075.69	100.00 - - - - 107,937.05
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021 2022 2023 2024 2025 Total EXCESS SPREAD Nov-24 Dec-24 Jan-25 Feb-25 May-25 Jun-25 Jun-25	133,175.69 - 107,937.05 241,112.74 Excess Spread (A\$) 161,082.96 135,624.14 13,941.13 221,264.38 52,012.64 87,388.46 84,258.49 201,690.58	133,175.69	133,075.69 133,075.69 133,075.69 133,075.69 Dening Bond Balance \$ 220,777,186 \$ 215,328,953 \$ 211,972,075 \$ 210,076,852 \$ 203,605,589 \$ 199,551,429 \$ 193,505,535 \$ 187,911,155	100.00 - - - - 107,937.05
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021 2022 2023 2024 2025 Total EXCESS SPREAD Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Apr-25 May-25 Jun-25 Jun-25 Jun-25 Jun-25 Jun-25	133,175.69 - 107,937.05 241,112.74 Excess Spread (A\$) 161,082.96 135,624.14 13,941.13 221,264.38 52,012.64 87,388.46 84,258.49 201,690.58 38,419.62	133,175.69 133,175.69 133,175.69 Excess Spread % p.a 0.88% 0.76% 0.08% 1.26% 0.31% 0.53% 0.52% 1.29% 0.25%	133,075.69 133,075.69 133,075.69 133,075.69 Dening Bond Balance \$ 220,777,186 \$ 215,328,953 \$ 211,972,075 \$ 210,076,852 \$ 203,605,589 \$ 199,551,429 \$ 193,505,535 \$ 187,911,155 \$ 185,614,521	100.00 - - - - 107,937.05
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021 2022 2023 2024 2025 Total EXCESS SPREAD Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Apr-25 Jul-25 Jul-25 Aug-25	133,175.69 - 107,937.05 241,112.74 Excess Spread (A\$) 161,082.96 135,624.14 13,941.13 221,264.38 52,012.64 87,388.46 84,258.49 201,690.58 38,419.62 110,279.52	133,175.69	133,075.69	100.00 - - - - 107,937.05
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021 2022 2023 2024 2025 Total EXCESS SPREAD Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Ayr-25 Jul-25 Jul-25 Aug-25 Sep-25	133,175.69 107,937.05 241,112.74 Excess Spread (A\$) 161,082.96 135,624.14 13,941.13 221,264.38 52,012.64 87,388.46 84,258.49 201,690.58 38,419.62 110,279.52 189,171.75	133,175.69	133,075.69 133,075.69 133,075.69 Dening Bond Balance \$ 220,777,186 \$ 215,328,953 \$ 211,972,075 \$ 210,076,852 \$ 203,605,589 \$ 199,551,429 \$ 193,505,535 \$ 187,911,155 \$ 185,614,521 \$ 181,260,563 \$ 176,595,680	100.00 - - - - 107,937.05
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021 2022 2023 2024 2025 Total EXCESS SPREAD Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Apr-25 May-25 Jun-25 Jul-25 Sep-25 Oct-25	133,175.69 107,937.05 241,112.74 Excess Spread [AS] 161,082.96 135,624.14 13,941.13 221,264.38 52,012.64 87,388.46 84,258.49 201,690.58 38,419.62 110,797.52 189,171.75 89,824.29	133,175.69	133,075.69 133,075.69 133,075.69 Dening Bond Balance \$ 220,777,186 \$ 215,328,953 \$ 211,972,075 \$ 210,076,852 \$ 203,605,589 \$ 199,551,429 \$ 193,505,535 \$ 187,911,155 \$ 185,614,521 \$ 181,260,563 \$ 176,595,680	100.00 - - - - 107,937.05
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021 2022 2023 2024 2025 Total EXCESS SPREAD Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Ayr-25 Jul-25 Jul-25 Aug-25 Sep-25	133,175.69 107,937.05 241,112.74 Excess Spread (A\$) 161,082.96 135,624.14 13,941.13 221,264.38 52,012.64 87,388.46 84,258.49 201,690.58 38,419.62 110,279.52 189,171.75	133,175.69	133,075.69 133,075.69 133,075.69 Dening Bond Balance \$ 220,777,186 \$ 215,328,953 \$ 211,972,075 \$ 210,076,852 \$ 203,605,589 \$ 199,551,429 \$ 193,505,535 \$ 187,911,155 \$ 185,614,521 \$ 181,260,563 \$ 176,595,680	100.00 - - - - 107,937.05
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021 2022 2023 2024 2025 Total EXCESS SPREAD Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Apr-25 May-25 Jun-25 Jul-25 Sep-25 Oct-25	133,175.69 107,937.05 241,112.74 Excess Spread [AS] 161,082.96 135,624.14 13,941.13 221,264.38 52,012.64 87,388.46 84,258.49 201,690.58 38,419.62 110,797.52 189,171.75 89,824.29	133,175.69	133,075.69 133,075.69 133,075.69 Dening Bond Balance \$ 220,777,186 \$ 215,328,953 \$ 211,972,075 \$ 210,076,852 \$ 203,605,589 \$ 199,551,429 \$ 193,505,535 \$ 187,911,155 \$ 185,614,521 \$ 181,260,563 \$ 176,595,680	100.00 - - - - 107,937.05
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021 2022 2023 2024 2025 Total EXCESS SPREAD Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Mar-25 Jun-25 Jun-25 Jul-25 Jul-25 Aug-25 Sep-25 Oct-25 Total	133,175.69 107,937.05 241,112.74 Excess Spread (A\$) 161,082.96 135,624.14 13,941.13 221,264.38 52,012.64 87,388.46 84,258.49 201,690.58 38,419.62 110,279.52 189,171.75 89,824.29 1,384,957.96	133,175.69	133,075.69 133,075.69 133,075.69 Dening Bond Balance \$ 220,777,186 \$ 215,328,953 \$ 211,972,075 \$ 210,076,852 \$ 203,605,589 \$ 199,551,429 \$ 193,505,535 \$ 187,911,155 \$ 185,614,521 \$ 181,260,563 \$ 176,595,680	100.00 - - - - 107,937.05
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021 2022 2023 2024 2025 Total EXCESS SPREAD Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Mar-25 Jul-25 Jul-25 Jul-25 Jul-25 Sep-25 Oct-25 Total ANNUALISED CPR Nov-24 Dec-24 Dec-24 Dec-24 Dec-25 Dec-25 Dec-26 Dec-27 Dec-28 Dec-29 Dec-2	133,175.69 107,937.05 241,112.74 Excess Spread (A\$) 161,082.96 135,624.14 13,941.13 221,264.38 52,012.64 87,388.46 84,258.49 201,690.58 38,419.62 110,279.52 189,171.75 89,824.29 1,384,957.96 CPR % p.a 21.86% 13.61%	133,175.69	133,075.69 133,075.69 133,075.69 Dening Bond Balance \$ 220,777,186 \$ 215,328,953 \$ 211,972,075 \$ 210,076,852 \$ 203,605,589 \$ 199,551,429 \$ 193,505,535 \$ 187,911,155 \$ 185,614,521 \$ 181,260,563 \$ 176,595,680	100.00 - - - - 107,937.05
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021 2022 2023 2024 2025 Total EXCESS SPREAD Nov-24 Dec-24 Jan-25 Sep-25 May-25 Jul-25 Jul-25 Sep-25 Oct-25 Total ANNUALISED CPR Nov-24 Dec-24 Jan-25	133,175.69 107,937.05 241,112.74 Excess Spread [A\$) 161,082.96 135,624.14 13,941.13 221,264.38 52,012.64 87,388.46 84,258.49 201,690.58 38,419.62 110,279.52 189,171.75 89,824.29 1,384,957.96 CPR % p.a 21.86% 13.61% 6.30%	133,175.69	133,075.69 133,075.69 133,075.69 Dening Bond Balance \$ 220,777,186 \$ 215,328,953 \$ 211,972,075 \$ 210,076,852 \$ 203,605,589 \$ 199,551,429 \$ 193,505,535 \$ 187,911,155 \$ 185,614,521 \$ 181,260,563 \$ 176,595,680	100.00 - - - - 107,937.05
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021 2022 2023 2024 2025 Total EXCESS SPREAD Nov-24 Dec-24 Jan-25 Feb-25 May-25 Jul-25 Jul-25 Jul-25 Sep-25 Oct-25 Total ANNUALISED CPR Nov-24 Dec-24 Jan-25 Feb-25 Feb-25	133,175.69 107,937.05 241,112.74 Excess Spread [A\$] 161,082.96 135,624.14 13,941.13 221,264.38 52,012.64 87,388.46 84,258.49 201,690.58 38,419.62 110,279.52 189,171.75 89,824.29 1,384,957.96 CPR % p.a 21.86% 13.61% 6.30% 28.29%	133,175.69	133,075.69 133,075.69 133,075.69 Dening Bond Balance \$ 220,777,186 \$ 215,328,953 \$ 211,972,075 \$ 210,076,852 \$ 203,605,589 \$ 199,551,429 \$ 193,505,535 \$ 187,911,155 \$ 185,614,521 \$ 181,260,563 \$ 176,595,680	100.00 - - - - 107,937.05
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021 2022 2023 2024 2025 Total EXCESS SPREAD Nov-24 Dec-24 Jan-25 Feb-25 May-25 Jul-25 Jul-25 Jul-25 Oct-25 Total ANNUALISED CPR Nov-24 Dec-24 Jan-25 Feb-25 Feb-25 Mar-25 Feb-25	133,175.69 107,937.05 241,112.74 Excess Spread (A\$) 161,082.96 135,624.14 13,941.13 221,264.38 52,012.64 87,388.46 84,258.49 201,690.58 38,419.62 110,279.52 189,171.75 89,824.29 1,384,957.96 CPR % p.a 21.86% 13.61% 6.30% 28.29% 17.97%	133,175.69	133,075.69 133,075.69 133,075.69 Dening Bond Balance \$ 220,777,186 \$ 215,328,953 \$ 211,972,075 \$ 210,076,852 \$ 203,605,589 \$ 199,551,429 \$ 193,505,535 \$ 187,911,155 \$ 185,614,521 \$ 181,260,563 \$ 176,595,680	100.00 - - - - 107,937.05
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021 2022 2023 2024 2025 Total EXCESS SPREAD Nov-24 Dec-24 Jan-25 Feb-25 May-25 Jun-25 Jul-25 Oct-25 Total ANNUALISED CPR Nov-24 Dec-24 Jan-25 Feb-25	133,175.69 107,937.05 241,112.74 Excess Spread (A\$) 161,082.96 135,624.14 13,941.13 221,264.38 52,012.64 87,388.46 84,258.49 201,690.58 38,419.62 110,279.52 189,171.75 89,824.29 1,384,957.96 CPR % p.a 21.86% 13.61% 6.30% 28.29% 17.97% 27.68%	133,175.69	133,075.69 133,075.69 133,075.69 Dening Bond Balance \$ 220,777,186 \$ 215,328,953 \$ 211,972,075 \$ 210,076,852 \$ 203,605,589 \$ 199,551,429 \$ 193,505,535 \$ 187,911,155 \$ 185,614,521 \$ 181,260,563 \$ 176,595,680	100.00 - - - - 107,937.05
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021 2022 2023 2024 2025 Total EXCESS SPREAD Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Jun-25 Jun-25 Jun-25 Jun-25 Jun-25 Total ANNUALISED CPR Nov-24 Dec-24 Jan-25 Feb-25 Mar-25 Apg-25 Apg	133,175.69 107,937.05 241,112.74 Excess Spread (A\$) 161,082.96 135,624.14 13,941.13 221,264.38 52,012.64 87,388.46 84,258.49 201,690.58 38,419.62 110,279.52 189,171.75 89,824.29 1,384,957.96 CPR % p.a 21.86% 13.61% 6.30% 28.29% 17.97% 27.68% 26.41%	133,175.69	133,075.69 133,075.69 133,075.69 Dening Bond Balance \$ 220,777,186 \$ 215,328,953 \$ 211,972,075 \$ 210,076,852 \$ 203,605,589 \$ 199,551,429 \$ 193,505,535 \$ 187,911,155 \$ 185,614,521 \$ 181,260,563 \$ 176,595,680	100.00 - - - - 107,937.05
Sep-25 Oct-25 PRINCIPAL LOSS 2019 2020 2021 2022 2023 2024 2025 Total EXCESS SPREAD Nov-24 Dec-24 Jan-25 Feb-25 May-25 Jun-25 Jul-25 Oct-25 Total ANNUALISED CPR Nov-24 Dec-24 Jan-25 Feb-25	133,175.69 107,937.05 241,112.74 Excess Spread (A\$) 161,082.96 135,624.14 13,941.13 221,264.38 52,012.64 87,388.46 84,258.49 201,690.58 38,419.62 110,279.52 189,171.75 89,824.29 1,384,957.96 CPR % p.a 21.86% 13.61% 6.30% 28.29% 17.97% 27.68%	133,175.69	133,075.69 133,075.69 133,075.69 Dening Bond Balance \$ 220,777,186 \$ 215,328,953 \$ 211,972,075 \$ 210,076,852 \$ 203,605,589 \$ 199,551,429 \$ 193,505,535 \$ 187,911,155 \$ 185,614,521 \$ 181,260,563 \$ 176,595,680	100.00 - - - - 107,937.05

23.25%

11.70% 20.23%

Aug-25 Sep-25 Oct-25 RESERVES <u>Available</u> Drawn **Principal Draw**

Liquidity Reserve Account 1,445,699.16 Income Reserve 150,000.00

SUPPORTING RATINGS

Current Rating S&P / Rating Trigger S&P Role Party Fixed Rate Swap Provider AMP Bank Limited BBB+ / Baa2 BBB /A3(cr) Standby Swap Provider NAB AA-/Aa3 BBB /A3(cr) MUFG Bank, Ltd Liquidity Reserve Account Holder A, A-1/ P-1 A- / P-1 **Bank Account Provider** Westpac A-1+ / P-1 A- / 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 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 2010-1 Trust Progress 2022-2 Trust Progress 2011-1 Trust Progress 2023-1 Trust Progress 2023-2 Trust Progress 2012-1 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) Progress Warehouse Trust No .3 Progress Warehouse Trust No .4 Progress Warehouse Trust No .5 Progress Warehouse Trust No .6