PROGRESS 2019-1 TRUST

Tuesday, 24 November 2026

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	

	Currency	Initial Stated Amount	Current Invested Amount	Current Stated Amount	Percentages at Issue	Current 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	116,961,878.30	116,961,878.30	69.81%	83.79%	AAA / Aaa
Class AB Notes	**A$**	46,700,000.00	13,204,004.86	13,204,004.86	17.62%	9.46%	AAA /n.r
Class B Notes	**A$**	19,300,000.00	5,456,901.35	5,456,901.35	7.28%	3.91%	AAA /n.r.
Class C Notes	**A$**	12,400,000.00	3,505,988.43	3,505,988.43	4.68%	2.51%	A /n.r.
Class D Notes	**A$**	1,600,000.00	452,385.57	452,385.57	0.60%	0.32%	n.r.-/n.r.
TOTAL		**265,000,000.00**	**139,581,158.51**	**139,581,158.51**	**100.00%**	**100.00%**	

Current Payment Date: Tuesday, 24 November 2026

	Pre Payment 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	4.6640%	24-Nov-26	920,000	-	-	0.0000
Class A-R Notes	0.6421	5.6340%	24-Nov-26	185,000	2.87	9.83	0.6322
Class AB Notes	0.2871	6.6140%	24-Nov-26	46,700	1.51	4.40	0.2827
Class B Notes	0.2871	6.9140%	24-Nov-26	19,300	1.58	4.40	0.2827
Class C Notes	0.2871	7.3640%	24-Nov-26	12,400	1.68	4.40	0.2827
Class D Notes	0.2871	10.8640%	24-Nov-26	1,600	2.48	4.40	0.2827
TOTAL				**1,185,000**	**10.12**	**27.42**	

COLLATERAL INFORMATION	**At Issue**	**Oct - 26**
Total pool size:	$991,497,790	$138,404,718
Total Number Of Loans (UnConsolidated):	3,892	901
Total number of loans (consolidating split loans):	2,930	684
Average loan Size:	$338,395	$202,346
Maximum loan size:	$1,000,000	$855,852
Total property value:	$2,126,101,907	$513,975,866
Number of Properties:	2934	686
Average property value:	$724,643	$749,236
Average current LVR:	52.17%	30.78%
Average Term to Maturity (months):	306.58	215.99
Maximum Remaining Term to Maturity (months):	345.24	256.11
Weighted Average Seasoning (months):	37.13	125.73
Weighted Average Current LVR:	59.22%	45.01%
Weighted Average Term to Maturity (months):	314.73	227.20
% of pool with loans > $500,000:	32.71%	20.94%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	92.27%	118.95%
% Fixed Rate Loans(Value):	6.15%	0.96%
% Interest Only loans (Value):	18.62%	2.24%
Weighted Average Mortgage Interest:	4.24%	6.97%
Weighted Average Fixed Rate:		5.66%
Weighted Average Variable Rate:		6.98%
Investment Loans:	14.85%	15.86%

NOTE: Loan purpose determines investment lending classification from 01/03/2019

Outstanding Balance Distribution	$ % at Issue	Oct - 26
≤ $0	0.00%	-0.26%
> $0 and ≤ $100,000	1.86%	4.08%
> $100,000 and ≤ $150,000	2.75%	5.97%
> $150,000 and ≤ $200,000	3.98%	8.90%
> $200,000 and ≤ $250,000	6.12%	12.52%
> $250,000 and ≤ $300,000	9.14%	15.31%
> $300,000 and ≤ $350,000	11.49%	11.04%
> $350,000 and ≤ $400,000	11.73%	10.19%
> $400,000 and ≤ $450,000	10.78%	6.48%
> $450,000 and ≤ $500,000	9.42%	4.82%
> $500,000 and ≤ $550,000	5.81%	8.62%
> $550,000 and ≤ $600,000	5.29%	3.32%
> $600,000 and ≤ $650,000	4.97%	3.19%
> $650,000 and ≤ $700,000	3.66%	1.96%
> $700,000 and ≤ $750,000	3.94%	2.08%
> $750,000 and ≤ $800,000	1.96%	0.55%
> $800,000 and ≤ $850,000	1.83%	0.61%
> $850,000 and ≤ $900,000	2.39%	0.62%
> $900,000 and ≤ $950,000	1.49%	0.00%
> $950,000 and ≤ $1,000,000	1.38%	0.00%
Total	**100.00%**	**100.00%**

Outstanding Balance LVR Distribution	$ % at Issue	Oct - 26
≤ 0%	0.00%	-0.26%
> 0% and ≤ 25%	7.58%	18.28%
> 25% and ≤ 30%	4.06%	6.62%
> 30% and ≤ 35%	4.02%	5.67%
> 35% and ≤ 40%	3.29%	9.57%
> 40% and ≤ 45%	4.34%	8.02%
> 45% and ≤ 50%	8.64%	9.71%
> 50% and ≤ 55%	5.65%	8.87%
> 55% and ≤ 60%	7.55%	8.18%
> 60% and ≤ 65%	8.61%	9.71%
> 65% and ≤ 70%	8.81%	6.93%
> 70% and ≤ 75%	8.70%	6.90%
> 75% and ≤ 80%	14.84%	0.58%
> 80% and ≤ 85%	8.96%	0.26%
> 85% and ≤ 90%	4.47%	0.58%
> 90% and ≤ 95%	0.49%	0.22%
> 95% and ≤ 100%	0.00%	0.00%
> 100%	0.00%	0.15%
Total	**100.00%**	**100.00%**

Mortgage Insurance	$ % at Issue	Oct - 26
Genworth	67.47%	67.25%
QBE	32.53%	32.16%
Uninsured	0.00%	0.58%
Total	**100.00%**	**100.00%**

Seasoning Analysis	$ % at Issue	Oct - 26
> 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%
> 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%	0.00%
> 84 mths and ≤ 96 mths	1.31%	0.33%
> 96 mths and ≤ 108 mths	0.54%	14.17%
> 108 mths and ≤ 120 mths	0.25%	43.51%
> 120 mths	2.64%	41.99%
Total	**100.00%**	**100.00%**

Geographic Distribution	$ % at Issue	Oct - 26
NSW - Inner city	0.09%	0.00%
NSW - Metro	34.04%	41.21%
NSW - Non metro	9.70%	4.41%
Total NSW	43.83%	45.62%
ACT - Inner city	0.00%	0.00%
ACT - Metro	1.68%	1.65%
ACT - Non metro	0.00%	0.00%
Total ACT	1.68%	1.65%
NT - Inner city	0.00%	0.00%
NT - Metro	0.36%	0.29%
NT - Non metro	0.00%	0.00%
Total NT	0.36%	0.29%
SA - Inner city	0.17%	0.55%
SA - Metro	4.20%	3.85%
SA - Non metro	0.33%	0.34%
Total SA	4.70%	4.74%
QLD - Inner city	0.12%	0.00%
QLD - Metro	6.83%	8.61%
QLD - Non metro	5.11%	0.74%
Total QLD	12.06%	9.34%
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.53%	0.15%
TAS - Non metro	0.45%	0.17%
Total TAS	0.98%	0.32%
VIC - Inner city	0.71%	1.08%
VIC - Metro	21.36%	20.68%
VIC - Non metro	2.37%	1.87%
Total VIC	24.44%	23.62%
WA - Inner city	0.28%	0.74%
WA - Metro	10.74%	12.52%
WA - Non metro	0.94%	0.77%
Total WA	11.96%	14.03%
Total Inner City	1.37%	2.37%
Total Metro	79.73%	88.96%
Total Non Metro	18.90%	8.29%
Secured by Term Deposit	0.00%	0.39%
Total	**100.00%**	**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)	31-60	61-90	90+	Total
Nov-25	0.71%	0.00%	1.03%	1.74%
Dec-25	0.80%	0.26%	0.59%	1.65%
Jan-26	0.77%	0.00%	0.56%	1.33%
Feb-26	0.54%	0.79%	0.32%	1.64%
Mar-26	0.94%	0.31%	0.32%	1.57%
Apr-26	0.38%	0.22%	0.90%	1.49%
May-26	0.14%	0.00%	1.14%	1.28%
Jun-26	0.08%	0.40%	0.89%	1.38%
Jul-26	0.15%	0.00%	1.18%	1.32%
Aug-26	0.00%	0.00%	1.21%	1.21%
Sep-26	0.09%	0.00%	1.24%	1.32%
Oct-26	0.32%	0.09%	1.26%	1.67%

MORTGAGE SAFETY NET	No of Accounts	Amount ($)
Nov-25	5	1,437,356
Dec-25	3	671,280
Jan-26	5	1,217,932
Feb-26	5	1,220,150
Mar-26	1	498,398
Apr-26	1	500,756
May-26	1	503,602
Jun-26	1	506,242
Jul-26	1	509,021
Aug-26	4	666,271
Sep-26	4	667,733
Oct-26	12	3,131,309

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

PRINCIPAL LOSS	Gross Loss	LMI claim (A$)	LMI payment (A$)	Net loss
2019	-	-	-	-
2020	133,175.69	133,175.69	133,075.69	100.00
2021	-	-	-	-
2022	-	-	-	-
2023	-	-	-	-
2024	107,937.05	-	-	-
2025	-	-	-	107,937.05
Total	**241,112.74**	**133,175.69**	**133,075.69**	**108,037.05**

EXCESS SPREAD	Excess Spread (A$)	Excess Spread % p.a	Opening Bond Balance
Nov-25	73,945.49	0.52%	$ 170,082,254
Dec-25	61,458.63	0.44%	$ 168,405,010
Jan-26	144,899.37	1.05%	$ 165,233,788
Feb-26	32,952.83	0.24%	$ 162,136,538
Mar-26	107,427.41	0.81%	$ 159,932,383
Apr-26	91,073.36	0.70%	$ 155,847,592
May-26	11,184.93	0.09%	$ 152,977,788
Jun-26	162,949.63	1.29%	$ 151,003,718
Jul-26	54,869.35	0.44%	$ 149,379,948
Aug-26	105,775.63	0.86%	$ 147,152,510
Sep-26	65,346.25	0.54%	$ 144,217,986
Oct-26	83,712.88	0.71%	$ 141,751,778
Total	**995,595.76**		

ANNUALISED CPR	CPR % p.a
Nov-25	6.58%
Dec-25	16.14%
Jan-26	16.10%
Feb-26	10.63%
Mar-26	22.87%
Apr-26	15.93%
May-26	10.05%
Jun-26	7.78%
Jul-26	12.27%
Aug-26	17.46%
Sep-26	14.50%
Oct-26	12.55%

RESERVES

	Available	Drawn
Principal Draw		-
Liquidity Reserve Account	1,176,440.11	-
Income Reserve	150,000.00	-

SUPPORTING RATINGS

Role	Party	Current Rating S&P /	Rating Trigger S&P
Fixed Rate Swap Provider	AMP Bank Limited	BBB+ / Baa2	BBB /A3(cr)
Standby Swap Provider	NAB	AA-/Aa3	BBB /A3(cr)
Liquidity Reserve Account Holder	MUFG Bank, Ltd	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 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 Warehouse Trust No .7
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 2026-1 Trust	
Progress 2017-1 Trust		
Progress 2017-2 Trust		

Back-Up Servicer: Perpetual Trustee (Cold)