PROGRESS 2020-1 TRUST

Friday, 21 November 2025

Progress 2020-1 Trust
Perpetual Trustee Company Limited
P.T. Limited Transaction Name: Trustee:

Security Trustee:
Originator:
Servicer & Custodian: AMP Bank Limited AMP Bank Limited Issue Date:

Wednesday, 30 September 2020 Monday, 23 January 2051 Maturity Date: 21st day of each month Sydney & Melbourne 3 Business Days before each Payment Date. Friday, 21 November 2025 Payment Date:
Business Day for Payments:
Determination Date & Ex-Interest Date:

Class A Refinancing Date:

	<u>Base</u>	<u>Margin</u>	Interest Calculation	Class A Refinancing Date:
Class A Notes	1 M BBSW	100bps	Actual/365	21 Nov 2025
Class AB Notes	1 M BBSW	165bps	Actual/365	
Class B Notes	1 M BBSW	205bps	Actual/365	
Class C Notes	1 M BBSW	250bps	Actual/365	
Class D Notes	1 M BBSW	375bps	Actual/365	
Class E Notes	1 M BBSW	550bps	Actual/365	
Class F Notes	1 M BBSW	725bps	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	149,053,388.50	149,053,388.50	92.00%	82.61%	AAA(sf)/Aaa (sf)
Class AB Notes	A\$	41,100,000.00	16,117,172.49	16,117,172.49	4.11%	8.93%	AAA(sf)
Class B Notes	A\$	15,400,000.00	6,039,037.87	6,039,037.87	1.54%	3.35%	AA(sf)
Class C Notes	A\$	11,600,000.00	4,548,885.66	4,548,885.66	1.16%	2.52%	A(sf)
Class D Notes	A\$	5,700,000.00	2,235,228.31	2,235,228.31	0.57%	1.24%	BBB(sf)
Class E Notes	A\$	2,900,000.00	1,137,221.44	1,137,221.44	0.29%	0.63%	BB(sf)
Class F Notes	A\$	3,300,000.00	1,294,079.52	1,294,079.52	0.33%	0.72%	NR
TOTAL		1.000.000.000.00	180.425.013.79	180.425.013.79	100.00%	100.00%	

Friday, 21 November 2025

COLLATERAL INFORMATION

	Pre Payment Date Bond				Interest Payment (per	Principal Payment	Post Payment Date Bond
	Factors	Coupon Rate	Coupon Rate Reset Date In	itial Issued Notes (No.)	security)	(per security)	Factors
Class A Notes	0.1659899040	4.4511%	21-Nov-25	920,000	0.627505960	3.9753511960	0.1620145530
Class AB Notes	0.4017673860	5.1011%	21-Nov-25	41,100	1.740633530	9.6220698300	0.3921453160
Class B Notes	0.4017673860	5.5011%	21-Nov-25	15,400	1.877124370	9.6220701300	0.3921453160
Class C Notes	0.4017673850	5.9511%	21-Nov-25	11,600	2.030676560	9.6220698280	0.3921453160
Class D Notes	0.4017673880	7.2011%	21-Nov-25	5,700	2.457210440	9.6220701750	0.3921453180
Class E Notes	0.4017673930	8.9511%	21-Nov-25	2,900	3.054357900	9.6220689660	0.3921453240
Class F Notes	0.4017673790	10.7011%	21-Nov-25	3,300	3.651505200	9.6220696970	0.3921453090
TOTAL				1,000,000	15.439013960	61.7077698220	2.5148864520

At Issue

Oct - 25

Total pool size:	\$999,972,314	\$178,891,401
Total Number Of Loans (UnConsolidated):	3,202	849
Total number of loans (consolidating split loans):	2,280	624
Average loan Size:	\$438,584	\$286,685
Maximum loan size:	\$1,041,188	\$923,315
Total property value:	\$1,648,887,041	\$444,554,930
Number of Properties:	2,387.00	648
Average property value:	\$690,778	\$686,042
Average current LVR:	61.85%	41.15%
Average Term to Maturity (months):	307.60	231.64
Maximum Remaining Term to Maturity (months):	347.21	285.14
Weighted Average Seasoning (months):	32.33	96.94
Weighted Average Current LVR:	66.49%	54.40%
Neighted Average Term to Maturity (months):	321.73	258.94
% of pool with loans > \$500,000:	55.66%	36.40%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.93%	79.45%
% Fixed Rate Loans(Value):	17.73%	1.65%
% Interest Only loans (Value):	11.84%	4.24%
Weighted Average Mortgage Interest:	3.23%	5.86%
Neighted Average Fixed Rate:		4.50%
Neighted Average Variable Rate:		5.88%
nvestment Loans:	24.78%	27.62%
NOTE: Loan purpose determines investment lending classification from 01/03/2019		
Outstanding Balance Distribution	\$ % at Issue	Oct - 25
<u> </u>	0.00%	-0.05%
> \$0 and ≤ \$100,000	0.68%	2.13%
\$100,000 and ≤ \$150,000	1.10%	2.88%
\$150,000 and ≤ \$200,000	1.67%	4.80%
\$200,000 and ≤ \$250,000	3.16%	6.52%
\$250,000 and ≤ \$300,000	5.11%	8.85%
\$300,000 and ≤ \$350,000	6.04%	7.68%
• \$350,000 and ≤ \$400,000	7.61%	11.15%
\$400,000 and ≤ \$450,000	8.26%	11.12%
\$450,000 and \$\\$500,000	10.71%	8,55%
÷\$500,000 and ≤ \$550,000	10.31%	9.36%
\$550,000 and ≤ \$600,000	8.44%	8.33%
\$600,000 and ≤ \$650,000	8.25%	1.76%
• \$650,000 and ≤ \$700,000	5.53%	5.63%
• \$700,000 and ≤ \$750,000	6.82%	3.60%
• \$750,000 and ≤ \$800,000	4.33%	3.04%
• \$800,000 and ≤ \$850,000	3.87%	3.21%
• \$850,000 and ≤ \$900,000	3.58%	0.95%
\$900,000 and \(\leq \\$950,000\)	3.06%	0.52%
\$950,000 and \(\frac{\partial \text{\$}}{2},000,000 \)	1.06%	0.00%
· \$1,000,000 and ≤ \$1,050,000	0.41%	0.00%
• \$1,050,000 and \$ \$1,100,000	0.00%	0.00%
> \$1,100,000 and ≤ \$1,150,000 Total	0.00% 100.00%	0.00% 100.00%

Outstanding Balance LVR Distribution \$% at Issue Oct- ≤ 0% 0.00% -0.05 > 0% and ≤ 25% 1.82% 5.22 > 25% and ≤ 30% 0.81% 2.75 > 35% and ≤ 45% 1.14% 4.55 > 40% and ≤ 45% 1.58% 7.45 > 45% and ≤ 50% 3.41% 7.5 > 55% and ≤ 60% 4.88% 11.76 > 55% and ≤ 60% 7.79% 11.11 > 60% and ≤ 65% 9.60% 14.00 > 65% and ≤ 70% 13.11% 22.22 > 70% and ≤ 65% 9.60% 14.00 > 65% and ≤ 70% 13.11% 22.25 > 80% and ≤ 85% 0.00% 0.00 > 80% and ≤ 85% 0.00% 0.00 > 80% and ≤ 90% 0.12% 0.00 > 90% and ≤ 95% 0.00% 0.00 > 90% and ≤ 95% 0.00% 0.00 > 90% and ≤ 90% 0.00% 0.00 > 90% and ≤ 100% 0.00% 0.00 > 90% and ≤ 100% 0.00 0.
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Mortgage Insurance \$% at Issue Oct- Genworth 19.20% 22.9% QBE 31.62% 30.30
Genworth 19.20% 22.9% QBE 31.62% 30.30
QBE 31.62% 30.30
Not insured 49 18% 46.79
Total 100.00% 100.00
Consolina Anabusis
Seasoning Analysis \$% at Issue Oct- > 0 mths and ≤ 3 mths 0.00% 0.00
> 3 mths and ≤ 6 mths 0.00% 0.00% 0.00
> 6 mtns and ≤ 9 mtns
> 9 mms and 5 12 mms 1,2 mms and 4 15 mths 8,93% 0,00
> 12 mins and ≤ 18 mths
> 15 mins and ≤ 21 mins 2 10.67% 0.00 18 mins and ≤ 21 mins 2 10.67% 0.00 18 mins and ≤ 21 mins 2 10.67% 0.00 18 mins 2 10.67% 0.00
> 18 mins and ≤ 21 mins
221 mins and 2 36 mths 33,23% 0.00
36 mths and ≤ 48 mths 4.85% 0.00
- 36 mins and ≤ 60 mins 2.66% 0.00
-60 mths and ≤ 72 mths 1.01% 0.00
>72 mths and ≤ 84 mths 0.92% 38.36
> 84 mths and ≤ 96 mths 0.57% 41.65
96 mths and ≤ 108 mths 0.35% 6.11
5.50 mins and 5.120 mins 5.00 mins 5
> 120 mths 4.50% 11.2°
Total 100.00% 100.00
Geographic Distribution <u>\$% at Issue</u> Oct-
NSW - Inner city 0.06% 0.00
NSW - Metro 36.89% 39.44
NSW - Non metro 8.00% 3.46
Total NSW 44.95% 42.90
ACT - Inner city 0.00% 0.00
ACT - Metro 2,46% 3,30
ACT - Non metro 0.00% 0.00 Total ACT 2.46% 3.30
Total ACT 2.46% 3.30
NT Inner city
NT - Inner city 0.00% 0.00 NT - Metro 0.18% 0.55
NT - Metro 0.18% 0.50
NT - Metro 0.18% 0.50 NT - Non metro 0.09% 0.14
NT - Metro 0.18% 0.50
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NT - Metro 0.18% 0.50 NT - Non metro 0.09% 0.14 Total NT 0.27% 0.66 SA - Inner city 0.00% 0.00 SA - Netro 3.18% 4.75 SA - Non metro 0.14% 0.00 Total SA 3.32% 4.75 QLD - Inner city 0.06% 0.22 QLD - Metro 8.61% 12.56
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NT - Metro 0.18% 0.50 NT - Non metro 0.09% 0.14 Total NT 0.27% 0.66 SA - Inner city 0.00% 0.00 SA - Netro 3.18% 4.7* SA - Non metro 0.14% 0.00 Total SA 3.32% 4.7* QLD - Inner city 0.06% 0.2 QLD - Metro 8.61% 12.5* QLD - Non metro 4.67% 1.6* Total QLD 13.34% 14.4* TAS - Inner city 0.01% 0.00%
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NT - Metro 0.18% 0.56 NT - Non metro 0.09% 0.11 Total NT 0.27% 0.66 SA - Inner city 0.00% 0.00 SA - Metro 3.18% 4.75 SA - Non metro 0.14% 0.00 Total SA 3.32% 4.75 QLD - Inner city 0.06% 0.25 QLD - Metro 8.61% 12.56 QLD - Non metro 4.67% 1.66 Total QLD 13.34% 14.45 TAS - Inner city 0.01% 0.00 TAS - Metro 0.72% 0.66 TAS - Non metro 0.15% 0.15 Total TAS 0.88% 0.88 VIC - Inner city 0.19% 0.00 VIC - Inner city 0.19% 0.00 VIC - Metro 23.32% 22.16
NT - Metro 0.18% 0.50 NT - Non metro 0.09% 0.14 Total NT 0.27% 0.66 SA - Inner city 0.00% 0.00 SA - Not metro 0.14% 0.00 Total SA 3.32% 4.77 QLD - Inner city 0.06% 0.22 QLD - Metro 8.61% 12.56 QLD - Non metro 4.67% 1.66 Total QLD 13.34% 14.48 TAS - Inner city 0.01% 0.00 TAS - Metro 0.01% 0.06 TAS - Non metro 0.15% 0.05 Total TAS 0.88% 0.88 VIC - Inner city 0.08% 0.00 VIC - Metro 23.32% 22.21 VIC - Metro 1.85% 1.00
NT - Metro 0.18% 0.56 NT - Non metro 0.09% 0.11 Total NT 0.27% 0.66 SA - Inner city 0.00% 0.00 SA - Metro 3.18% 4.75 SA - Non metro 0.14% 0.00 Total SA 3.32% 4.75 QLD - Inner city 0.06% 0.25 QLD - Metro 8.61% 12.56 QLD - Non metro 4.67% 1.66 Total QLD 13.34% 14.45 TAS - Inner city 0.01% 0.00 TAS - Metro 0.72% 0.66 TAS - Non metro 0.15% 0.15 Total TAS 0.88% 0.88 VIC - Inner city 0.19% 0.00 VIC - Inner city 0.19% 0.00 VIC - Metro 23.32% 22.16
NT - Metro 0.18% 0.50 NT - Non metro 0.09% 0.11 Total NT 0.27% 0.64 SA - Inner city 0.00% 0.00 SA - Metro 3.18% 4.7% SA - Non metro 0.14% 0.00 Total SA 3.32% 4.7% QLD - Inner city 0.06% 0.22 QLD - Metro 8.61% 12.58 QLD - Non metro 4.67% 1.66 Total QLD 13.34% 14.48 TAS - Inner city 0.01% 0.00 TAS - Non metro 0.15% 0.15 TAS - Non metro 0.15% 0.15 Total TAS 0.88% 0.88 VIC - Inner city 0.19% 0.00 VIC - Metro 23.32% 22.216 VIC - Non metro 1.85% 1.01 Total VIC 25.36% 23.25
NT - Metro 0.18% 0.50 NT - Non metro 0.09% 0.14 Total NT 0.07% 0.66 SA - Inner city 0.00% 0.00 SA - Non metro 0.14% 0.00 Total SA 3.32% 4.75 QLD - Inner city 0.06% 0.22 QLD - Metro 8.61% 12.56 QLD - Non metro 4.67% 1.66 Total QLD 13.34% 14.45 TAS - Inner city 0.01% 0.00 TAS - Metro 0.15% 0.65 TAS - Non metro 0.15% 0.15 Total TAS 0.88% 0.88 VIC - Inner city 0.09% 0.00 VIC - Inner city 0.15% 0.15 VIC - Metro 23.32% 22.11 VIC - Non metro 1.85% 1.00 Total VIC 25.36% 23.22 WA - Inner city 0.04% 0.00
NT- Metro 0.18% 0.50 NT- Non metro 0.09% 0.14 Total NT 0.27% 0.66 SA - Inner city 0.00% 0.00 SA - Mon metro 0.14% 0.00 Total SA 3.32% 4.73 QLD - Inner city 0.06% 0.22 QLD - Metro 8.61% 12.54 QLD - Non metro 4.67% 1.66 Total QLD 13.34% 14.46 TAS - Inner city 0.01% 0.00 TAS - Metro 0.15% 0.15 TAS - Non metro 0.15% 0.15 Total TAS 0.88% 0.88 VIC - Metro 23.32% 22.16 VIC - Metro 1.85% 1.00 VIC - Metro 25.36% 23.22 WA - Inner city 0.04% 0.00 WA - Inner city 0.04% 0.00 WA - Inner city 0.04% 0.00 WA - Metro 9.22% 9.55
NT - Metro 0.18% 0.50 NT - Non metro 0.09% 0.11 Total NT 0.27% 0.66 SA - Inner city 0.00% 0.00 SA - Non metro 0.14% 0.00 Total SA 3.32% 4.73 QLD - Inner city 0.06% 0.22 QLD - Metro 8.61% 12.55 QLD - Non metro 4.67% 1.66 Total QLD 13.34% 14.45 TAS - Inner city 0.01% 0.00 TAS - Metro 0.15% 0.11 TAS - Non metro 0.15% 0.15 Total TAS 0.88% 0.88 VIC - Inner city 0.06 0.22 VIC - Metro 23.32% 22.16 VIC - Non metro 1.85% 1.0 Total VIC 25.36% 23.22 WA - Inner city 0.04% 0.0 WA - Metro 9.22% 9.55 WA - Non metro 0.16% 0.22
NT- Metro 0.18% 0.50 NT- Non metro 0.09% 0.14 Total NT 0.27% 0.66 SA - Inner city 0.00% 0.00 SA - Mon metro 0.14% 0.00 Total SA 3.32% 4.73 QLD - Inner city 0.06% 0.22 QLD - Metro 8.61% 12.54 QLD - Non metro 4.67% 1.66 Total QLD 13.34% 14.46 TAS - Inner city 0.01% 0.00 TAS - Metro 0.15% 0.15 TAS - Non metro 0.15% 0.15 Total TAS 0.88% 0.88 VIC - Metro 23.32% 22.16 VIC - Metro 1.85% 1.00 VIC - Metro 25.36% 23.22 WA - Inner city 0.04% 0.00 WA - Inner city 0.04% 0.00 WA - Inner city 0.04% 0.00 WA - Metro 9.22% 9.55
NT - Netro
NT - Metro 0.18% 0.50 NT - Non metro 0.09% 0.11 Total NT 0.27% 0.66 SA - Inner city 0.00% 0.00 SA - Non metro 0.14% 0.00 Total SA 3.32% 4.73 QLD - Inner city 0.06% 0.22 QLD - Metro 8.61% 12.55 QLD - Non metro 4.67% 1.66 Total QLD 13.34% 14.45 TAS - Inner city 0.01% 0.00 TAS - Metro 0.15% 0.11 TAS - Non metro 0.15% 0.15 Total TAS 0.88% 0.88 VIC - Inner city 0.06 0.22 VIC - Metro 23.32% 22.16 VIC - Non metro 1.85% 1.0 Total VIC 25.36% 23.22 WA - Inner city 0.04% 0.0 WA - Metro 9.22% 9.55 WA - Non metro 0.16% 0.22
NT - Netro
NT-Metro NT-Non metro Total NT SA - Inner city SA - Non metro Total SA CLD - Inner city CLD - Metro C
NT-Metro 1.8% 0.5% NT-Non metro 0.09% 0.1% Total NT 0.07% 0.00 SA - Inner city 0.00% 0.00 SA - Metro 3.18% 4.7% SA - Non metro 0.14% 0.00 Total SA 0.06% 0.22 QLD - Inner city 0.06% 0.22 QLD - Non metro 4.67% 1.66 Total CLD 15.34% 1.44 TAS - Inner city 0.01% 0.00 TAS - Metro 0.15% 0.15 TAS - Non metro 0.15% 0.15 TAS - Non metro 0.15% 0.15 VIC - Inner city 0.08% 0.38 VIC - Inner city 0.08% 0.22 VIC - Metro 2.3.2% 2.2.1 VIC - Non metro 1.85% 1.0 Total VIC 2.5.36% 2.3.2 WA - Inner city 0.04% 0.0 WA - Non metro 9.22% 9.5 WA - Non metro 0.16% 0.22 Total IVA 9.42% 9.8 Total INner City 0.36% 0.22 Total Inner City 0.36% 0.22 Total Inner City 0.36% 0.25 </td

^{*}The Geographic Distribution has been updated according to the S&P Assumptions: Australian RMBS Postcode Classification Assumptions, 07/01/202-

ARREARS \$ % (scheduled balance basis)	31-60		61-90	90+	Total
Nov-24	0.00%		0.05%	0.93%	0.98%
Dec-24	0.04%		0.00%	0.80%	0.84%
Jan-25	0.09%		0.00%	0.59%	0.68%
Feb-25	0.04%		0.05%	0.61%	0.70%
Mar-25	0.27%		0.00%	0.34%	0.60%
Apr-25	0.00%		0.00%	0.35%	0.35%
May-25	0.00%		0.00%	0.36%	0.36%
Jun-25	0.37%		0.00%	0.19%	0.56%
Jul-25	0.00%		0.00%	0.19%	0.19%
Aug-25	0.00%		0.00%	0.19%	0.21%
	0.00%		0.00%	0.21%	0.21%
Sep-25 Oct-25	0.40%		0.00%	0.22%	0.46%
OCC-25	0.40%		0.00%	0.06%	0.46%
MORTGAGE SAFETY NET	No of Accounts		Amount (\$)		
Nov-24		3	585,389		
Dec-24		1	90,788		
Jan-25		2	198,797		
Feb-25		2	198,842		
Mar-25		1	109,506		
Apr-25		2	221,505		
May-25		2	962,429		
Jun-25		2	962,293		
Jul-25		_	· -		
Aug-25		1	110,544		
Sep-25		1	850,865		
Oct-25		1	846,919		
		•	2 10,0 =0		
MORTGAGE IN POSSESSION	No of Accounts		Amount (\$)		
Nov-24		-	-		
Dec-24		-	-		
Jan-25		-	-		
Feb-25		-	-		
Mar-25		-	-		
Apr-25		-	-		
May-25		1	247,179		
Jun-25		1	254,415		
Jul-25		1	257,957		
Aug-25		1	282,063		
Sep-25		1	284,375		
Oct-25		-	=		
PRINCIPAL LOSS	Gross Loss		LMI claim (A\$)	LMI payment (A\$)	Net loss
2020		-	-	=	=
2021		-	-	=	=
2022		-	-	=	-
2023		-	-	=	=
2024		-	-	=	-
2025 Total		-	-	-	
· Otal					
	Excess Spread (A\$)	Ex	ccess Spread % p.a	Opening Bond Balance	
EXCESS SPREAD					

	Excess Spread (A\$)	Excess Spread % p.a	Opening Bond Balance
EXCESS SPREAD			
Nov-24	32,316.85	0.16%	\$ 239,924,479
Dec-24	245,892.73	1.25%	\$ 235,504,119
Jan-25	140,909.59	0.74%	\$ 228,071,562
Feb-25	224,967.76	1.20%	\$ 224,186,024
Mar-25	38,448.13	0.21%	\$ 217,004,382
Apr-25	190,912.17	1.07%	\$ 213,292,862
May-25	2,646.46	0.02%	\$ 205,693,759
Jun-25	255,769.14	1.53%	\$ 200,665,640
Jul-25	66,171.83	0.41%	\$ 195,824,737
Aug-25	42,217.81	0.26%	\$ 191,790,423
Sep-25	204,916.16	1.31%	\$ 188,218,874
Oct-25	47,545.47	0.31%	\$ 184,852,102
Total	1,492,714,10		

ANNUALISED CPR	CPR % p.a
Nov-24	16.99%
Dec-24	29.36%
Jan-25	15.53%
Feb-25	29.74%
Mar-25	15.56%
Apr-25	32.70%
May-25	22.69%
Jun-25	22.36%
Jul-25	18.80%
Aug-25	16.77%
Sep-25	15.86%
Oct-25	21.86%

RESERVES Available Drawn
Principal Draw

Principal Draw

Liquidity Reserve Account 1,533,612.62
Income Reserve 150,000.00

SUPPORTING RATINGS

 Role
 Party
 Current Rating S&P / Moodys
 Rating Trigger S&P

 Fixed Rate Swap Provider
 AMP Bank Limited
 BB8+ / Baa 2
 BBB //33(cr)

 Standby Swap Provider
 NAB
 AA-/Aa3
 BBB //33(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:

Servicer Ranking or Rating: Servicer Rating: Servicer Experience:

Back-Up Servicer:

A, A-1/ P-1 A-1+ / P-1 A- / P-1 A- / P-1 Westpac AMP Bank Limited BBB+ / Baa2 N/A 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 2021-1 Trust Progress 2008-1R Trust Progress 2009-1 Trust Progress 2022-1 Trust Progress 2010-1 Trust Progress 2022-2 Trust Progress 2011-1 Trust Progress 2012-1 Trust Progress 2023-1 Trust Progress 2023-2 Trust Progress 2012-2 Trust Progress 2024-1 Trust Progress 2024-2 Trust
Progress Warehouse Trust No .3 Progress 2013-1 Trust Progress 2014-1 Trust Progress 2014-2 Trust Progress Warehouse Trust No .4

Progress Warehouse Trust No .5 Progress 2025-1 Trust

Progress 2016-1 Trust
Progress 2017-1 Trust
Progress 2017-2 Trust

Perpetual Trustee (Cold)