



## PROGRESS 2023-1 TRUST ESMA Report

| Annex 12                                         | Field Code | Field Name                                               | Field Value                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|--------------------------------------------------|------------|----------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Securitisation information section</b>        |            |                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                                                  | IVSS1      | Unique Identifier                                        | 54930000180UOFFDPN22N202301                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                                  | IVSS2      | Data Cut-Off Date                                        | 31-Oct-25                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|                                                  | IVSS3      | Securitisation Name                                      | PROGRESS 2023-1 TRUST                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                                                  | IVSS4      | Reporting Entity Name                                    | AMP Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|                                                  | IVSS5      | Reporting Entity Contact Person                          | Carly Clarke                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                                                  | IVSS6      | Reporting Entity Contact Telephone                       | +61 2 92574556                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                                                  | IVSS7      | Reporting Entity Contact Emails                          | carly_clarke_2@amp.com.au                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|                                                  | IVSS8      | Risk Retention Method                                    | RSEX                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|                                                  | IVSS9      | Risk Retention Holder                                    | AMP Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|                                                  | IVSS10     | Underlying Exposure Type                                 | Residential Mortgage (RMRT)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                                  | IVSS11     | Risk Transfer Method                                     | Traditional Securitisation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|                                                  | IVSS12     | Trigger Measurements/Ratios                              | No                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                                                  | IVSS13     | Revolving/ Ramp-Up Period End-Date                       | ND5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                                  | IVSS14     | Principal Recoveries In The Period                       | AUD 0.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|                                                  | IVSS15     | Interest Recoveries In The Period                        | AUD 0.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|                                                  | IVSS16     | Principal Collections In The Period                      | AUD 6,600,394.47                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|                                                  | IVSS17     | Interest Collections In The Period                       | AUD 1,490,678.73                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|                                                  | IVSS18     | Drawings Under Liquidity Facility                        | No                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                                                  | IVSS19     | Securitisation Excess Spread                             | AUD 81,987.31                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|                                                  | IVSS20     | Excess Spread Trapping Mechanism                         | No                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                                                  | IVSS21     | Current Overcollateralisation                            | 96.96%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                                  | IVSS22     | Annualised Constant Prepayment Rate                      | 19.31%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                                                  | IVSS23     | Dilutions                                                | ND5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                                  | IVSS24     | Gross Charge Offs In The Period                          | AUD 0.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|                                                  | IVSS25     | Repurchased Exposures                                    | AUD 603,647.05                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                                                  | IVSS26     | Restructured Exposures                                   | AUD 0.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|                                                  | IVSS27     | Annualised Constant Default Rate                         | 3.22%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                                                  | IVSS28     | Defaulted Exposures                                      | AUD 2,527,588.50                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|                                                  | IVSS29     | Defaulted Exposures CRR                                  | AUD 2,527,588.50                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|                                                  | IVSS30     | Risk Weight Approach                                     | ND5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                                  | IVSS31     | Obligor Probability Of Default in Range [0.00%,0.10%]    | ND5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                                  | IVSS32     | Obligor Probability Of Default in Range [0.10%,0.25%]    | ND5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                                  | IVSS33     | Obligor Probability Of Default in Range [0.25%,1.00%]    | ND5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                                  | IVSS34     | Obligor Probability Of Default in Range [1.00%,7.50%]    | ND5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                                  | IVSS35     | Obligor Probability Of Default in Range [7.50%,20.00%]   | ND5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                                  | IVSS36     | Obligor Probability Of Default in Range [20.00%,100.00%] | ND5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                                  | IVSS37     | Internal Loss Given Default Estimate                     | 0                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|                                                  | IVSS38     | Arrears 1-29 Days                                        | 1.32%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                                                  | IVSS39     | Arrears 30-59 Days                                       | 0.38%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                                                  | IVSS40     | Arrears 60-89 Days                                       | 0.00%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                                                  | IVSS41     | Arrears 90-119 Days                                      | 0.00%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                                                  | IVSS42     | Arrears 120-149 Days                                     | 0.17%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                                                  | IVSS43     | Arrears 150-179 Days                                     | 0.19%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                                                  | IVSS44     | Arrears 180+ Days                                        | 0.45%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Tests/Events/Triggers information section</b> |            |                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                                                  | IVSR1      | Unique Identifier                                        | 54930000180UOFFDPN22N202301                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                                  | IVSR2      | Original Test/Event/Trigger Identifier                   | ND5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                                  | IVSR3      | New Test/Event/Trigger Identifier                        | ND5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                                  | IVSR4      | Description                                              | Events of Default                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|                                                  | IVSR5      | Threshold Level                                          | (a) the Trustee fails to pay on Payment Date within remedy period:<br>(a) (i) in full any Interest Amount due and payable Class A, Redraw Note<br>(a) (ii) if no Secured Moneys payable to A Notes in full any Interest Amount due and payable AB Note<br>(a) (iii) if no Secured Moneys payable to A Notes or AB Notes, in full any Interest Amount due and payable to B Note<br>(a) (iv) if no Secured Moneys payable to A, AB or B Notes, in full any Interest Amount due and payable on to C Note<br>(a) (v) if no Secured Moneys payable to A, AB, B or C, in full any Interest Amount due and payable to D Note<br>(a) (vi) if no Secured Moneys payable to A, AB, B, C, or D in full any Interest Amount due and payable to E Note<br>(a) (vii) if no Secured Moneys payable to A, AB, B, C, D or E in full any Interest Amount due and payable to F Note<br>(a) (viii) in full to any other Secured Creditors, the relevant Secured Moneys payable to it<br>(b) Trustee failure leading to Material Adverse Payment Effect<br>(c) Insolvency Event of Trustee<br>(d) Trustee not entitled to fully exercise the right of indemnity under MTD against Assets of the Trust |
|                                                  | IVSR6      | Actual Value                                             | ND5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                                  | IVSR7      | Status                                                   | no breaches                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                                  | IVSR8      | Cure Period                                              | 60 days                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|                                                  | IVSR9      | Calculation Frequency                                    | Monthly                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|                                                  | IVSR10     | Consequence for Breach                                   | Triggers an Event of Default                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

**Cash-flow information section**

|           |                                                                                       |                             |
|-----------|---------------------------------------------------------------------------------------|-----------------------------|
| IVSF1     | Unique Identifier                                                                     | 54930000180UOFFDPN22N202301 |
| IVSF2     | Original Cashflow Item Identifier                                                     | ND5                         |
| IVSF3     | New Cashflow Item Identifier                                                          | ND5                         |
| IVSF4 & 5 | Cashflow Item                                                                         | Amount Paid During Period   |
|           | Clause 18.8 (a) Discretionary payment to the Beneficiary (up to \$100)                | AUD 100.00                  |
|           | Clause 18.8 (b)(i) Accrued Interest Adjustment in respect of the transfer of Purchase | AUD 0.00                    |
|           | Clause 18.8 (b)(ii) Prepayment Benefits                                               | AUD 0.00                    |
|           | Clause 18.8 (c) Taxes                                                                 | AUD 0.00                    |
|           | Clause 18.8 (d) Trustee's Fee and Security Trustee's Fee                              | AUD 4,957.22                |
|           | Clause 18.8 (e) Servicer's Fee                                                        | AUD 62,948.78               |
|           | Clause 18.8 (f) Trust Manager's Fee                                                   | AUD 9,442.32                |
|           | Clause 18.8 (g) Custodian's Fee                                                       | AUD 0.00                    |
|           | Clause 18.8 (h) Enforcement Expenses                                                  | AUD 0.00                    |
|           | Clause 18.8 (i) Other Expenses of the Trust                                           | AUD 124.03                  |
|           | Clause 18.8 (j)(i) Interest and Fees payable under the Redraw Facility Agreement      | AUD 715.33                  |
|           | Clause 18.8 (j)(ii) (A)Fixed Swap and (B)Basis Rate Swap payments (Monthly)           | AUD 0.00                    |
|           | Clause 18.8 (k) Repayment of any Liquidity Draw                                       | AUD 0.00                    |
|           | Clause 18.8 (l)(i) Class A Interest Amount                                            | AUD 1,190,535.80            |
|           | Clause 18.8 (l)(iii)Redraw Notes Interest Amount                                      | AUD 0.00                    |
|           | Clause 18.8 (m) Class AB Interest Amount                                              | AUD 137,330.36              |
|           | Clause 18.8 (n) Class B Interest Amount                                               | AUD 57,922.18               |
|           | Clause 18.8 (o) Class C Interest Amount                                               | AUD 40,412.60               |
|           | Clause 18.8 (p) Class D Interest Amount                                               | AUD 21,779.48               |
|           | Clause 18.8 (q) Class E Interest Amount                                               | AUD 26,279.19               |
|           | Clause 18.8 (r) Class F Interest Amount                                               | AUD 28,944.47               |
|           | Clause 18.8 (q) Tax Shortfall                                                         | AUD 0.00                    |
|           | Clause 18.8 (r) Tax Amount                                                            | AUD 0.00                    |
|           | Clause 18.8 (s) any amounts outstanding from any previous Payment Date                | AUD 0.00                    |
|           | Clause 18.9 (a) Repayment of Principal Draws                                          | AUD 0.00                    |
|           | Clause 18.9 (b) Payment of any Principal Losses                                       | AUD 0.00                    |
|           | Clause 18.9 (c) Payment of any Carryover Charge-Offs                                  | AUD 0.00                    |
|           | Clause 18.9 (d) Class E Residual Interest Amount                                      | AUD 0.00                    |
|           | Clause 18.9 (e) Class F Residual Interest Amount                                      | AUD 0.00                    |
|           | Clause 18.9 (f) Excess Reserve Balance                                                | AUD 0.00                    |
|           | (f)(i) Tax Distribution Amount on Residual Income Unit                                | AUD 0.00                    |
|           | (f)(ii) Replenish Excess Reserve                                                      | AUD 0.00                    |
|           | Clause 18.9 (g) Replenish Income Reserve                                              | AUD 0.00                    |
|           | Clause 18.9 (h) Increased Cost due but unpaid                                         | AUD 0.00                    |
|           | Clause 18.9 (i) Any break cost payable under Fixed Swap                               | AUD 0.00                    |
|           | Clause 18.9 (j) Swap Provider Event of Default (i) Any amounts payable under the Fix  | AUD 0.00                    |
|           | (j)(ii)Any amounts payable under Basis Swap                                           | AUD 0.00                    |
|           | Clause 18.9 (k) Redemption of Residual Income Units                                   | AUD 0.00                    |
|           | Clause 18.9 (l) Surplus income distribution to the Beneficiary                        | AUD 81,987.31               |
| IVSF6     | Available Funds Post                                                                  | Amount Paid During Period   |
|           | Clause 18.3 (a) Taxes and Government Agency charges                                   | AUD 0.00                    |
|           | Clause 18.3 (b) Interest income                                                       | AUD 1,490,678.73            |
|           | Clause 18.3 (b) Fee income                                                            | AUD 12,886.98               |
|           | Clause 18.3 (b) Other income:                                                         | AUD 0.00                    |
|           | (b)(i) recovered from the enforcement of a Purchased Receivable                       | AUD 0.00                    |
|           | (b)(ii) paid by the Seller to the Trustee upon repurchase of a Purchased Receivable   | AUD 0.00                    |
|           | (b)(iii) paid to the Trust as an Accrued Interest Adjustment                          | AUD 0.00                    |
|           | (b)(iv) received in respect of a breach of representation or warranty or indemnity    | AUD 0.00                    |
|           | (b)(v) received under a Mortgage Insurance Policy which is not Principal in nature    | AUD 0.00                    |
|           | Clause 18.3 (c) Discharge Fees including Prepayment Costs                             | AUD 4,290.00                |
|           | Clause 18.3 (d) Any Recoveries received in respect of a Purchased Receivable          | AUD 0.00                    |
|           | Clause 18.3 (e) reimbursement of Enforcement Expenses by a Debtor                     | AUD 0.00                    |
|           | Clause 18.3 (f) Non-Collection Fee to be received by the Trustee on the next Payment  | AUD 0.00                    |
|           | Taxes debited and payable by the Seller in respect of the Purchased Receivables       | AUD 0.00                    |
|           | Clause 18.4 (b) Other Income                                                          | AUD 0.00                    |
|           | Clause 18.4 (c) Fixed Rate Swap and (d) Basis Rate Swap receipts - Monthly            | AUD 103,382.46              |
|           | Clause 18.4 (e) Interest earned on Collection Account Or Liquidity Reserve            | AUD 52,240.90               |
|           | Clause 18.4 (f) All other income amounts received                                     | AUD 0.00                    |
|           | Clause 18.4 (g) Mortgage Set-Off Account                                              | AUD 0.00                    |
|           | Clause 18.4 (h) Income Reserve                                                        | AUD 0.00                    |