

# Article 122a of CRD2 retention of interest report for Progress 2016-1 Trust

**Transaction Name:** CRD2 Pool  
**Closing Date:** Tuesday, 27th September 2016  
**Maturity Date:** Friday, 21th February 2048  
**Payment Date:**  
**Business Day for Payments:**  
**Determination Date & Ex-Interest Date:**

**Note** AMP Bank Limited will retain on an ongoing basis a net economic interest in randomly selected exposure equivalent to no less than 5% of the aggregate principal balance of the securitised exposure in accordance with paragraph (1)(c) of Article 122a. Each prospective investor that is required to comply with Article 122a (as implemented in each relevant jurisdiction) is required to independently assess and determine the sufficiency of the information described in this report generally for the purposes of complying with Article 122a and none of the Trustee, AMP Bank Limited and each other party to a Transaction Document makes any representation that the information described in this report is sufficient in all circumstances for such purposes. Each Prospective noteholder should ensure that they comply with the implementing provisions in respect of Article 122a in their relevant jurisdiction.

**COLLATERAL INFORMATION**

	<u>At Issue</u>	<u>Jan - 18</u>
Total pool size:	\$37,471,684.83	\$26,685,942.42
Total Number Of Loans (UnConsolidated):	198	145
Total number of loans (consolidating split loans):	102	76
Average loan Size:	\$367,369.46	\$351,130.82
Maximum loan size:	\$975,462.15	\$834,337.00
Total property value:	\$63,989,318.00	\$48,200,119.00
Number of Properties:	109	81
Average property value:	\$587,057.96	\$595,063.20
Average current LVR:	62.05%	58.39%
Average Term to Maturity (months):	310.64	292.07
Maximum Remaining Term to Maturity (months):	351.12	334.09
Weighted Average Seasoning (months):	34.16	49.97
Weighted Average Current LVR:	66.21%	64.54%
Weighted Average Term to Maturity (months):	316.44	298.82
% of pool with loans > \$500,000:	43.27%	37.87%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	88.42%	86.14%
% Fixed Rate Loans(Value):	26.24%	8.19%
% Interest Only loans (Value):	33.60%	31.26%
Weighted average mortgage interest:	4.42%	4.41%
Investment Loans:	24.09%	23.73%

**Outstanding Balance Distribution**

	<u>\$ % at Issue</u>	<u>Jan - 18</u>
> \$0 and ≤ \$100,000	1.50%	1.97%
> \$100,000 and ≤ \$150,000	1.60%	2.01%
> \$150,000 and ≤ \$200,000	2.78%	2.12%
> \$200,000 and ≤ \$250,000	2.37%	5.13%
> \$250,000 and ≤ \$300,000	11.74%	9.16%
> \$300,000 and ≤ \$350,000	10.47%	11.98%
> \$350,000 and ≤ \$400,000	11.79%	12.42%
> \$400,000 and ≤ \$450,000	6.74%	6.30%
> \$450,000 and ≤ \$500,000	7.75%	11.04%
> \$500,000 and ≤ \$550,000	16.68%	11.59%
> \$550,000 and ≤ \$600,000	12.43%	12.96%
> \$600,000 and ≤ \$650,000	1.71%	2.32%
> \$650,000 and ≤ \$700,000	1.79%	2.46%
> \$700,000 and ≤ \$750,000	5.85%	5.40%
> \$750,000 and ≤ \$800,000	0.00%	0.00%
> \$800,000 and ≤ \$850,000	2.20%	3.13%
> \$850,000 and ≤ \$900,000	0.00%	0.00%
> \$900,000 and ≤ \$950,000	0.00%	0.00%
> \$950,000 and ≤ \$1,000,000	2.60%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

**Outstanding Balance LVR Distribution**

	<u>\$ % at Issue</u>	<u>Jan - 18</u>
> 0% and ≤ 25%	1.86%	2.70%
> 25% and ≤ 30%	2.51%	2.26%
> 30% and ≤ 35%	1.31%	1.87%
> 35% and ≤ 40%	4.03%	4.23%
> 40% and ≤ 45%	2.97%	2.11%
> 45% and ≤ 50%	5.16%	4.20%
> 50% and ≤ 55%	6.56%	9.36%
> 55% and ≤ 60%	4.63%	5.78%
> 60% and ≤ 65%	14.14%	13.09%
> 65% and ≤ 70%	4.72%	0.95%
> 70% and ≤ 75%	13.09%	19.36%
> 75% and ≤ 80%	20.90%	20.25%
> 80% and ≤ 85%	7.76%	8.47%
> 85% and ≤ 90%	10.34%	5.37%
> 90% and ≤ 95%	0.00%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

**Mortgage Insurance**

	<u>\$ % at Issue</u>	<u>Jan - 18</u>
Genworth	18.86%	19.83%
QBE	0.00%	0.00%
<b>Total</b>	<b>18.86%</b>	<b>19.83%</b>

<b>Seasoning Analysis</b>	<b>\$ % at Issue</b>	<b>Jan - 18</b>
> 3 mths and ≤ 6 mths	0.00%	0.00%
> 6 mths and ≤ 9 mths	0.00%	0.00%
> 9 mths and ≤ 12 mths	1.43%	0.00%
> 12 mths and ≤ 15 mths	5.38%	0.00%
> 15 mths and ≤ 18 mths	7.53%	0.00%
> 18 mths and ≤ 21 mths	10.35%	0.00%
> 21 mths and ≤ 24 mths	13.06%	0.00%
> 24 mths and ≤ 36 mths	33.37%	21.21%
> 36 mths and ≤ 48 mths	15.35%	42.35%
> 48 mths and ≤ 60 mths	2.71%	21.32%
> 60 mths and ≤ 72 mths	5.23%	4.23%
> 72 mths and ≤ 84 mths	0.00%	3.15%
> 84 mths and ≤ 96 mths	0.20%	1.90%
> 96 mths and ≤ 108 mths	2.42%	0.00%
> 108 mths and ≤ 120 mths	1.56%	3.38%
> 120 mths	1.40%	2.46%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<b>Geographic Distribution</b>	<b>\$ % at Issue</b>	<b>Jan - 18</b>
ACT - Metro	0.99%	1.23%
Total ACT	0.99%	1.23%
NSW - Inner city	0.00%	0.00%
NSW - Metro	41.39%	44.29%
NSW - Non metro	8.80%	10.70%
Total NSW	50.18%	54.99%
NT - Metro	0.00%	0.00%
NT - Non metro	0.00%	0.00%
Total NT	0.00%	0.00%
QLD - Inner city	0.00%	0.00%
QLD - Metro	6.23%	2.21%
QLD - Non metro	6.35%	7.00%
Total QLD	12.58%	9.21%
SA - Inner city	0.00%	0.00%
SA - Metro	1.84%	0.00%
SA - Non metro	0.00%	0.00%
Total SA	1.84%	0.00%
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.00%	0.00%
TAS - Non metro	0.23%	0.24%
Total TAS	0.23%	0.24%
VIC - Inner city	0.00%	0.00%
VIC - Metro	18.32%	21.24%
VIC - Non metro	3.05%	2.77%
Total VIC	21.37%	24.01%
WA - Inner city	0.00%	0.00%
WA - Metro	11.83%	9.00%
WA - Non metro	0.98%	1.32%
Total WA	12.81%	10.32%
Total Inner City	0.00%	0.00%
Total Metro	80.59%	77.97%
Total Non Metro	19.41%	22.03%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<b>ARREARS \$ % (scheduled balance basis)</b>	<b>31-60</b>	<b>61-90</b>	<b>90+</b>	<b>Total</b>
Oct-16	0.00%	0.00%	0.00%	0.00%
Nov-16	0.00%	0.00%	0.00%	0.00%
Dec-16	0.00%	0.00%	0.00%	0.00%
Jan-17	0.83%	0.00%	0.00%	0.83%
Feb-17	0.82%	0.23%	0.00%	1.05%
Mar-17	0.00%	0.00%	0.23%	0.23%
Apr-17	1.69%	0.00%	0.00%	1.69%
May-17	0.86%	0.24%	0.00%	1.11%
Jun-17	0.00%	0.00%	0.00%	0.00%
Jul-17	0.00%	0.00%	0.00%	0.00%
Aug-17	0.00%	0.00%	0.00%	0.00%
Sep-17	0.00%	0.00%	0.00%	0.00%
Oct-17	0.00%	0.00%	0.00%	0.00%
Nov-17	0.00%	0.00%	0.00%	0.00%
Dec-17	0.38%	0.00%	0.00%	0.38%
Jan-18	0.00%	0.00%	0.00%	0.00%

<b>MORTGAGE SAFETY NET</b>	<b>No of Accounts</b>	<b>Amount (\$)</b>
Oct-16	-	-
Nov-16	-	-
Dec-16	-	-
Jan-17	-	-
Feb-17	-	-
Mar-17	-	-
Apr-17	-	-
May-17	-	-
Jun-17	-	-
Jul-17	-	-
Aug-17	-	-
Sep-17	-	-
Oct-17	-	-
Nov-17	-	-
Dec-17	-	-
Jan-18	1	420,657

<b>MORTGAGE IN POSSESSION</b>	<b>No of Accounts</b>	<b>Amount (\$)</b>
NIL	NIL	

<b>PRINCIPAL LOSS</b>	<b>No. of loans</b>	<b>LMI claim (A\$)</b>	<b>LMI payment (A\$)</b>	<b>Net loss</b>
Total	-	-	-	-