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

Transaction Name CRD2 Pool

Tuesday, 27th September 2016 Friday, 21th February 2048 Closing Date: Maturity Date: Payment Date: Business Day for Payments:

Determination Date & Ex-Interest Date:

COLLATERAL INCORMATION

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 independantly 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 Lmited 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 repect of Article 122a in their relevant jurisdiction.

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Feb - 17</u>
Total pool size:	\$37,471,684.83	\$33,993,239.34
Total Number Of Loans (UnConsolidated):	198	179
Total number of loans (consolidating split loans):	102	92
Average loan Size:	\$367,369.46	\$369,491.73
Maximum loan size:	\$975,462.15	\$966,284.97
Total property value:	\$63,989,318.00	\$58,084,318.00
Number of Properties:	109	98
Average property value:	\$587,057.96	\$592,697.12
Average current LVR:	62.05%	61.44%
Average Term to Maturity (months):	310.64	303.10
Maximum Remaining Term to Maturity (months):	351.12	345.17
Weighted Average Seasoning (months):	34.16	40.17 65.78%
Weighted Average Current LVR: Weighted Average Term to Maturity (months):	66.21% 316.44	309.87
% of pool with loans > \$500,000:	43.27%	41.03%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	88.42%	88.42%
% Fixed Rate Loans(Value):	26.24%	18.22%
% Interst Only Ioans (Value):	33.60%	34.04%
Weighted average mortgage interest:	4.42%	4.38%
Investment Loans:	24.09%	24.18%
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Outstanding Balance Distribution > \$0 and ≤ \$100,000	<u>\$ % at Issue</u> 1.50%	<u>Feb - 17</u> 1.30%
> \$100,000 and ≤ \$150,000	1.60%	1.40%
> \$150,000 and ≤ \$200,000	2.78%	2.04%
> \$200,000 and ≤ \$250,000	2.37%	3.22%
> \$250,000 and ≤ \$300,000	11.74%	10.57%
> \$300,000 and ≤ \$350,000	10.47%	10.32%
> \$350,000 and ≤ \$400,000	11.79%	14.11%
> \$400,000 and ≤ \$450,000	6.74%	8.76%
> \$450,000 and ≤ \$500,000	7.75%	7.25%
> \$500,000 and ≤ \$550,000	16.68%	15.36%
> \$550,000 and ≤ \$600,000	12.43%	10.25%
> \$600,000 and ≤ \$650,000	1.71%	1.86%
> \$650,000 and ≤ \$700,000	1.79%	3.98%
> \$700,000 and ≤ \$750,000	5.85%	4.27%
> \$750,000 and ≤ \$800,000	0.00%	0.00%
> \$800,000 and ≤ \$850,000	2.20%	2.45%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000	0.00% 0.00%	0.00% 0.00%
> \$950,000 and ≤ \$1,000,000	2.60%	2.84%
Total	100.00%	100.00%
Total	100.00%	
Total Outstanding Balance LVR Distribution	100.00% \$ % at Issue	<u>Feb - 17</u>
Total Outstanding Balance LVR Distribution > 0% and < 25%	100.00% \$ % at Issue 1.86%	<u>Feb - 17</u> 1.57%
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Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 70% > 70% and ≤ 75% > 70% and ≤ 75% > 75% and ≤ 80% > 85% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 12 mths > 9 mths and ≤ 15 mths > 15 mths and ≤ 12 mths > 18 mths and ≤ 21 mths > 18 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths	100.00% \$ xt Issue 1.86% 2.51% 1.31% 4.03% 2.97% 5.16% 6.56% 4.63% 14.14% 4.72% 13.09% 20.90% 7.76% 10.34% 0.00% 0.00% 100.00% \$ tssue 18.86% \$ xt Issue 18.86% \$ 0.00% 1.43% 5.38% 7.53% 10.35% 13.06% 33.37% 15.35%	Feb - 17 1.57% 2.37% 1.41% 3.66% 3.57% 3.81% 9.39% 5.01% 13.65% 1.94% 15.33% 20.85% 8.67% 8.79% 0.00% 100.00% 100.00% Feb - 17 18.77% 0.00% 0.00% 0.00% 18.77%
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Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 85% and ≤ 90% > 90% and ≤ 85% > 85% and ≤ 90% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 1 mths > 9 mths and ≤ 12 mths > 9 mths and ≤ 12 mths > 15 mths and ≤ 12 mths > 12 mths and ≤ 24 mths > 24 mths and ≤ 21 mths > 24 mths and ≤ 60 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 96 mths > 60 mths and ≤ 96 mths > 60 mths and ≤ 96 mths > 70 mths and ≤ 100 mths > 80 mths and ≤ 100 mths	100.00% \$ xt Issue 1.86% 2.51% 1.31% 4.03% 2.97% 5.16% 6.56% 4.63% 14.14% 4.72% 13.09% 20.90% 7.76% 10.34% 0.00% 0.00% 100.00% \$ xt Issue 18.86% \$ 3.35% 1.3.16% 33.37% 15.35% 2.71% 5.23% 0.00% 0.20% 2.42% 1.56%	Feb - 17 1.57% 2.37% 1.41% 3.66% 3.57% 3.81% 9.39% 5.01% 13.65% 1.94% 15.33% 20.85% 8.67% 8.79% 0.00% 100.00% Feb - 17 18.77% 0.00% 18.77% Feb - 17 18.77% 6.00% 18.79% 6.00% 18.79% 6.00% 18.79% 18.77%
Outstanding Balance LVR Distribution > \(\partial \) \text{ and } \text{ 25\%} > 25\% \text{ and } \text{ 30\%} > 30\% \text{ and } \text{ 40\%} > 40\% \text{ and } \text{ 45\%} > 45\% \text{ and } \text{ 55\%} > 55\% \text{ and } \text{ 60\%} > 60\% \text{ and } \text{ 60\%} > 65\% \text{ and } \text{ 60\%} > 55\% \text{ and } \text{ 60\%} > 55\% \text{ and } \text{ 60\%} > 80\% \text{ and } \text{ 60\%} > 90\% \text{ and } \text{ 60\mm\$ hts > 6 \text{ mths and } \text{ 6 mths} > 6 \text{ mths and } \text{ 12 mths} > 1 \text{ mth and } \text{ 24 mths} > 24 \text{ mth and } \text{ 25 mths} > 1 \text{ mth and } \text{ 27 mths} > 20 \text{ mth and } \text{ 27 mths}	\$\frac{\frac	Feb - 17 1.57% 2.37% 1.41% 3.66% 3.57% 3.81% 9.39% 5.01% 13.65% 1.94% 15.33% 20.85% 8.67% 8.79% 0.00% 100.00%

Total		_	-	
PRINCIPAL LOSS 2016	No. of loans	LMI claim (A\$)	LMI payment (A\$)	Net loss
2016	No of Accounts NIL	Amount (\$) NIL		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Jan-1/ Feb-17	-	-		
Dec-16 Jan-17	-	-		
Nov-16	-	-		
Oct-16	-	-		
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
Jan-17 Feb-17	0.83%	0.00%	0.00% 0.00%	1.05%
Dec-16 Jan-17	0.00% 0.83%	0.00% 0.00%	0.00%	0.00% 0.83%
Nov-16	0.00%	0.00%	0.00%	0.00%
Oct-16	0.00%	0.00%	0.00%	0.00%
ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
1000		100.00%		100.00%
Total Non Metro Total		19.41% 100.00%		17.22% 100.00%
Total Metro		80.59%		82.78%
Total Inner City		0.00%		0.00%
Total WA		12.81%		13.81%
WA - Metro WA - Non metro		11.83% 0.98%		12.74% 1.07%
WA - Inner city		0.00%		0.00%
VIC - Non metro Total VIC		3.05% 21.37%		2.82% 21.90%
VIC - Metro VIC - Non metro		18.32% 3.05%		19.08% 2.82%
VIC - Inner city		0.00%		0.00%
TAS - Non metro Total TAS		0.23% 0.23%		0.23% 0.23%
TAS - Metro		0.00%		0.00%
TAS - Inner city		0.00%		0.00%
Total 3A		1.04%		0.00%
SA - Non metro Total SA		0.00% 1.84%		0.00% 0.00%
SA - Metro		1.84%		0.00%
SA - Inner city		0.00%		0.00%
Total QLD		12.58%		10.08%
QLD - Non metro Total QLD		6.35% 12.58%		3.79% 10.68%
QLD - Metro		6.23%		6.89%
QLD - Inner city		0.00%		0.00%
Total NT		0.00%		0.00%
NT - Non metro		0.00%		0.00%
NT - Metro		0.00%		0.00%
Total NSW		50.18%		52.34%
NSW - Non metro		8.80%		9.32%
NSW - Metro		41.39%		43.02%
NSW - Inner city		0.00%		0.00%
Total ACT		0.99%		1.04%
ACT - Metro		0.99%		1.04%
		\$ % at Issue		<u>Feb - 17</u>