

Article 122a of CRD2 retention of interest report for Progress 2018-1 Trust

Transaction Name: CRD2 Pool
Closing Date: Thursday, 28th June 2018
Maturity Date: Friday, 11th June 2049
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

COLLATERAL INFORMATION

	<u>At Issue</u>	<u>Feb - 21</u>
Total pool size:	\$49,574,162	\$22,772,671.20
Total Number Of Loans (UnConsolidated):	246	138
Total number of loans (consolidating split loans):	199	115
Average loan Size:	\$249,116	\$198,023.23
Maximum loan size:	\$953,898	\$631,062.07
Total property value:	\$102,995,758	\$59,094,775.00
Number of Properties:	199	116
Average property value:	\$517,567	\$509,437.72
Average current LVR:	54.02%	43.98%
Average Term to Maturity (months):	302.71	257.16
Maximum Remaining Term to Maturity (months):	348.20	315.19
Weighted Average Seasoning (months):	35.11	69.20
Weighted Average Current LVR:	61.43%	56.72%
Weighted Average Term to Maturity (months):	317.93	283.89
% of pool with loans > \$500,000:	10.37%	7.97%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.27%	98.23%
% Fixed Rate Loans(Value):	4.58%	2.27%
% Interest Only loans (Value):	25.62%	11.96%
Weighted average mortgage interest:	4.18%	3.29%
Investment Loans:	20.17%	25.28%

Outstanding Balance Distribution

	<u>\$ % at Issue</u>	<u>Feb - 21</u>
≤ \$0	0.00%	-0.01%
> \$0 and ≤ \$100,000	2.93%	4.48%
> \$100,000 and ≤ \$150,000	5.61%	8.24%
> \$150,000 and ≤ \$200,000	6.13%	13.27%
> \$200,000 and ≤ \$250,000	14.09%	18.70%
> \$250,000 and ≤ \$300,000	23.08%	14.51%
> \$300,000 and ≤ \$350,000	28.83%	18.36%
> \$350,000 and ≤ \$400,000	5.22%	6.62%
> \$400,000 and ≤ \$450,000	0.87%	3.67%
> \$450,000 and ≤ \$500,000	2.87%	4.18%
> \$500,000 and ≤ \$550,000	2.09%	0.00%
> \$550,000 and ≤ \$600,000	2.30%	5.20%
> \$600,000 and ≤ \$650,000	2.53%	2.77%
> \$650,000 and ≤ \$700,000	0.00%	0.00%
> \$700,000 and ≤ \$750,000	0.00%	0.00%
> \$750,000 and ≤ \$800,000	1.54%	0.00%
> \$800,000 and ≤ \$850,000	0.00%	0.00%
> \$850,000 and ≤ \$900,000	0.00%	0.00%
> \$900,000 and ≤ \$950,000	0.00%	0.00%
> \$950,000 and ≤ \$1,000,000	1.92%	0.00%
Total	100.00%	100.00%

<u>Outstanding Balance LVR Distribution</u>	<u>\$ % at Issue</u>	<u>Feb - 21</u>
≤ 0%	0.00%	-0.01%
> 0% and ≤ 25%	6.84%	8.59%
> 25% and ≤ 30%	3.93%	7.48%
> 30% and ≤ 35%	4.50%	6.01%
> 35% and ≤ 40%	4.89%	7.36%
> 40% and ≤ 45%	4.93%	3.10%
> 45% and ≤ 50%	3.58%	4.03%
> 50% and ≤ 55%	6.07%	2.59%
> 55% and ≤ 60%	5.30%	7.15%
> 60% and ≤ 65%	3.14%	9.51%
> 65% and ≤ 70%	8.98%	3.74%
> 70% and ≤ 75%	7.85%	13.41%
> 75% and ≤ 80%	27.71%	22.27%
> 80% and ≤ 85%	8.60%	2.79%
> 85% and ≤ 90%	3.69%	0.00%
> 90% and ≤ 95%	0.00%	1.07%
> 95% and ≤ 100%	0.00%	0.92%
Total	100.00%	100.00%

<u>Mortgage Insurance</u>	<u>\$ % at Issue</u>	<u>Feb - 21</u>
Genworth	20.31%	26.07%
QBE	5.63%	4.04%
Uninsured	74.05%	69.89%
Total	100.00%	100.00%

<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Feb - 21</u>
> 0 mths and ≤ 3 mths	0.20%	0.00%
> 3 mths and ≤ 6 mths	0.00%	0.00%
> 6 mths and ≤ 9 mths	0.00%	0.00%
> 9 mths and ≤ 12 mths	0.00%	0.00%
> 12 mths and ≤ 15 mths	38.84%	0.00%
> 15 mths and ≤ 18 mths	11.04%	0.00%
> 18 mths and ≤ 21 mths	9.71%	0.00%
> 21 mths and ≤ 24 mths	6.75%	0.00%
> 24 mths and ≤ 36 mths	8.32%	0.28%
> 36 mths and ≤ 48 mths	6.08%	36.23%
> 48 mths and ≤ 60 mths	3.83%	33.04%
> 60 mths and ≤ 72 mths	3.23%	2.90%
> 72 mths and ≤ 84 mths	2.12%	3.83%
> 84 mths and ≤ 96 mths	1.58%	7.26%
> 96 mths and ≤ 108 mths	0.26%	5.84%
> 108 mths and ≤ 120 mths	1.53%	1.33%
> 120 mths	6.51%	9.31%
Total	100.00%	100.00%

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Feb - 21</u>
ACT - Metro	1.01%	0.80%
Total ACT	1.01%	0.80%
NSW - Inner city	0.00%	0.00%
NSW - Metro	19.03%	14.75%
NSW - Non metro	15.28%	15.63%
Total NSW	34.30%	30.37%
NT - Metro	0.51%	1.46%
NT - Non metro	0.00%	0.00%
Total NT	0.51%	1.46%
QLD - Inner city	0.00%	0.00%
QLD - Metro	12.76%	14.86%
QLD - Non metro	9.14%	7.58%
Total QLD	21.91%	22.45%
SA - Inner city	0.00%	0.00%
SA - Metro	5.92%	4.01%
SA - Non metro	1.00%	1.43%
Total SA	6.93%	5.45%
TAS - Inner city	0.23%	0.16%
TAS - Metro	2.49%	0.23%
TAS - Non metro	0.00%	0.00%
Total TAS	2.72%	0.38%
VIC - Inner city	0.00%	0.00%
VIC - Metro	17.78%	19.86%
VIC - Non metro	3.45%	2.30%
Total VIC	21.23%	22.16%
WA - Inner city	0.00%	0.00%
WA - Metro	9.84%	13.84%
WA - Non metro	1.55%	3.10%
Total WA	11.39%	16.93%
Total Inner City	0.23%	0.16%
Total Metro	69.34%	69.80%
Total Non Metro	30.43%	30.04%
Total	100.00%	100.00%

<u>ARREARS \$ % (scheduled balance basis)</u>	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Mar-20	0.00%	0.00%	1.07%	1.07%
Apr-20	0.00%	0.00%	1.12%	1.12%
May-20	0.00%	0.00%	0.00%	0.00%
Jun-20	0.00%	0.00%	0.00%	0.00%
Jul-20	0.00%	0.00%	0.00%	0.00%
Aug-20	1.24%	0.00%	0.00%	1.24%
Sep-20	1.29%	0.00%	0.00%	1.29%
Oct-20	2.16%	0.00%	0.00%	2.16%
Nov-20	0.00%	0.00%	0.00%	0.00%
Dec-20	0.00%	0.00%	0.00%	0.00%
Jan-21	1.39%	0.00%	0.00%	1.39%
Feb-21	0.00%	1.41%	0.00%	1.41%

<u>MORTGAGE SAFETY NET</u>	<u>No of</u>	<u>Amount (\$)</u>
<u>Accounts</u>		
Mar-20	1	561,448
Apr-20	10	1,105,219
May-20	12	2,093,050
Jun-20	13	2,306,171
Jul-20	13	2,308,464
Aug-20	12	2,316,109
Sep-20	12	2,319,173
Oct-20	7	1,741,543
Nov-20	4	530,428
Dec-20	2	227,126
Jan-21	2	226,351
Feb-21	-	-

<u>* Incl. COVID-19 HARDSHIP</u>	<u>No of</u>	<u>Amount (\$)</u>
<u>Accounts</u>		
Mar-20	-	-
Apr-20	10	1,105,219
May-20	12	2,093,050
Jun-20	12	2,094,927
Jul-20	12	2,097,623
Aug-20	11	2,105,285
Sep-20	11	2,108,366
Oct-20	6	1,530,773
Nov-20	1	554,247
Dec-20	2	227,126
Jan-21	2	226,351
Feb-21	-	-

<u>MORTGAGE IN POSSESSION</u>	<u>No of</u>	<u>Amount (\$)</u>		
<u>Accounts</u>				
	NIL	NIL		
	<u>Gross Loss</u>	<u>LMI claim</u>	<u>LMI</u>	<u>Net loss</u>
		<u>(A\$)</u>	<u>payment</u>	
			<u>(A\$)</u>	
<u>PRINCIPAL LOSS</u>				
2018	-	-	-	-
Total	-	-	-	-