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

 ${\sf AMP\ Bank\ Limited\ will\ retain\ on\ an\ ongoing\ basis\ a\ net\ economic\ interest\ in\ \ randomly\ selected}$ 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. $\label{thm:complex} \textbf{Each Prospective noteholder } \textbf{ should ensure that they comply with the implementing provisions}$ in repect of Article 122a in their relevant jurisdiction.

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Feb - 22</u>	
Total pool size:	\$37,471,684.83	\$10,859,978.84	
Total Number Of Loans (UnConsolidated):	198	69	
Total number of loans (consolidating split loans):	102	36	
Average loan Size:	\$367,369.46	\$301,666.08	
Maximum loan size:	\$975,462.15	\$666,267.96	
Total property value:	\$63,989,318.00	\$22,271,218.00	
Number of Properties:	109	37	
Average property value:	\$587,057.96	\$601,924.81	
Average current LVR:	62.05%	50.20%	
Average Term to Maturity (months):	310.64	233.15	
Maximum Remaining Term to Maturity (months):	351.12	285.14	
Weighted Average Seasoning (months):	34.16	100.83	
Weighted Average Current LVR:	66.21%	55.95%	
Weighted Average Term to Maturity (months):	316.44	247.89	
% of pool with loans > \$500,000:	43.27%	22.06%	
% of pool (amount) LoDoc Loans:	0.00%	0.00%	
Maximum Current LVR:	88.42%	96.22%	
% Fixed Rate Loans(Value):	26.24%	16.46%	
% Interst Only loans (Value):	33.60%	2.39%	
Weighted average mortgage interest:	4.42%	2.93%	
Investment Loans:	24.09%	23.94%	
Outstanding Balance Distribution	\$ % at Issue	<u>Feb - 22</u>	
> \$0 and ≤ \$100,000	1.50%	2.37%	
> \$100,000 and ≤ \$150,000	1.60%	1.13%	
> \$150,000 and ≤ \$200,000	2.78%	6.24%	
> \$200,000 and ≤ \$250,000	2.37%	6.17%	
> \$250,000 and ≤ \$300,000	11.74%	14.63%	
> \$300,000 and ≤ \$350,000	10.47%	14.67%	
> \$350,000 and ≤ \$400,000	11.79%	3.56%	
> \$400,000 and ≤ \$450,000	6.74%	11.76%	
> \$450,000 and ≤ \$500,000	7.75%	17.41%	
> \$500,000 and ≤ \$550,000	16.68%	5.01%	
> \$550,000 and ≤ \$600,000	12.43%	5.17%	
> \$600,000 and ≤ \$650,000	1.71%	5.74%	
> \$650,000 and ≤ \$700,000	1.79%	6.14%	
> \$700,000 and ≤ \$750,000	5.85%	0.00%	
> \$750,000 and ≤ \$800,000	0.00%	0.00%	
> \$800,000 and ≤ \$850,000	2.20%	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	2.60%	0.00%	
Total	100.00%	100.00%	

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120 mths 1.40% 11.59% 100.00	> 96 mths and ≤ 108 mths	2.42%	19.11%
Total 100.00% 100.00	> 108 mths and ≤ 120 mths	1.56%	7.35%
Geographic Distribution \$% at issue Feb - 22 ACT - Metro 0.99% 0.00% Total ACT 0.99% 0.00% NSW - Inner city 0.00% 0.00% NSW - Inner city 0.00% 0.00% NSW - Non metro 8.80% 6.75% Total NSW 50.18% 63.89% 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% 0.00% QLD - Non metro 6.35% 5.52% Total QLD 12.58% 5.52% SA - Inner city 0.00% 0.00% SA - Non metro 1.84% 0.00% Total SA 1.84% 0.00% A - Inner city 0.00% 0.00% TAS - Inner city 0.00% 0.00% TAS - Non metro 0.23% 0.00% TAS - Non metro 0.23% 0.00%	> 120 mths	1.40%	11.59%
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\$ % at Issue

<u>Feb - 22</u>

Outstanding Balance LVR Distribution

	- _	-	-	-
PRINCIPAL LOSS	Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss
INIONI GAGE IN PUSSESSION	NIL	NIL		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Feb-22	6	487,174.84		
Jan-22	6	489,839.89		
Dec-21	6	488,828.92		
Nov-21	6	487,870.55		
Oct-21	6	486,768.60		
Sep-21	6	485,915.57		
Aug-21	6	484,969.02		
Jul-21	6	483,953.96		
Jun-21	-	-		
May-21	-	-		
Apr-21	-	-		
Mar-21	-	-		
Incl. COVID-19 HARDSHIP				
	No of Accounts	Amount (\$)		
Feb-22	6	487,174.84		
Jan-22	6	489,839.89		
Dec-21	6	488,828.92		
Nov-21	6	487,870.55		
Oct-21	6	486,768.60		
Sep-21	6	485,915.57		
Aug-21	6	484,969.02		
Jul-21	6	483,953.96		
Jun-21	6	483,448.96		
May-21	6	483,865.03		
Apr-21	6	484,255.77		
Mar-21	6	484,646.99		
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
Feb-22	0.00%	0.00%	0.00%	0.00%
Jan-22	0.00%	0.00%	0.00%	0.00%
Dec-21	0.00%	0.00%	0.00%	0.00%
Nov-21	0.00%	0.46%	3.80%	4.26%
Oct-21	0.00%	0.46%	3.78%	4.24%
Sep-21	0.00%	0.46%	3.75%	4.21%
Aug-21	0.00%	0.45%	3.65%	4.09%
Jul-21	0.00%	0.00%	0.00%	0.00%
Jun-21	0.00%	0.41%	3.35%	3.76%
May-21	0.73%	0.41%	2.54%	3.67%
Apr-21	0.72%	0.40%	2.53%	3.66%
Mar-21	0.40%	1.33%	1.93%	3.66%