Article 122a of CRD2 retention of interest report for Progress 2017-1 Trust

Transaction Name: CRD2 Pool

Tuesday, 30th May 2017 Saturday, 27th June 2048 **Closing Date:** Maturity Date: 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 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	At Issue	<u>Mar - 23</u>
Total pool size:	\$65,024,874	\$13,966,278.47
Total Number Of Loans (UnConsolidated):	292	88
Total number of loans (consolidating split loans):	213	66
Average loan Size:	\$305,281	\$211,610.28
Maximum loan size:	\$896,000	\$679,141.72
Total property value:	\$114,094,028	\$38,092,571.00
Number of Properties:	213	66
Average property value:	\$535,653	\$577,160.17
Average current LVR:	61.40%	40.71%
Average Term to Maturity (months):	295	203.32
Maximum Remaining Term to Maturity (months):	347	274.88
Weighted Average Seasoning (months):	46	119.25
Weighted Average Current LVR:	68.88%	55.79%
Weighted Average Term to Maturity (months):	307	237.06
% of pool with loans > \$500,000:	26.38%	17.14%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	88.55%	76.51%
% Fixed Rate Loans(Value):	15.36%	7.71%
% Interest Only loans (Value):	24.25%	6.67%
Weighted average mortgage interest:	4.40%	6.33%
Investment Loans:	17.80%	25.68%
Weighted Average Fixed Rate:		3.95%
Weighted Average Variable Rate:		6.53%
Outstanding Balance Distribution	\$ % at Issue	Mar - 23
≤ \$0	0.00%	-0.11%
> \$0 and ≤ \$100,000	2.09%	3.91%
> \$100,000 and ≤ \$150,000	4.22%	5.03%
> \$150,000 and \(\leq \) \$200,000	6.81%	12.82%
> \$200,000 and \(\leq \) \$250,000	5.79%	11.70%
> \$250,000 and \(\leq \frac{4250,000}{500} \)	12.57%	16.20%
> \$300,000 and \(\leq \) \$350,000	13.86%	11.48%
> \$350,000 and ≤ \$400,000	13.16%	5.47%
> \$400,000 and \(\leq \frac{450,000}{100} \)	9.26%	6.23%
> \$450,000 and ≤ \$500,000	5.88%	10.12%
> \$500,000 and \(\leq \) \$550,000	8.83%	7.51%
> \$550,000 and ≤ \$600,000	5.33%	0.00%
> \$600,000 and ≤ \$650,000	2.88%	0.00%
> \$650,000 and ≤ \$700,000	2.05%	9.63%
> \$700,000 and ≤ \$750,000	3.38%	0.00%
> \$750,000 and ≤ \$800,000	1.17%	0.00%
> \$800,000 and ≤ \$850,000	0.00%	0.00%
> \$850,000 and ≤ \$900,000	2.74%	0.00%
> \$900,000 and ≤ \$950,000	0.00%	0.00%
> \$950,000 and ≤ \$1,000,000	0.00%	0.00%
Total	100.00%	100.00%
Outstanding Balance LVR Distribution	\$ % at Issue	Mar - 23
S 0%	0.00%	-0.11%
> 0% and ≤ 25%	4.21%	6.67%
> 25% and ≤ 25% > 25% and ≤ 30%	1.23%	3.01%
> 30% and ≤ 35%	1.72%	5.75%
> 35% and ≤ 40%	3.56%	5.11%
> 40% and ≤ 45%	2.43%	8.15%
> 45% and ≤ 50%	4.24%	7.36%
> 50% and ≤ 55%	1.98%	4.16%
> 55% and ≤ 60%	3.19%	5.80%
> 60% and ≤ 65%	5.79%	10.38%
> 65% and ≤ 70%	8.02%	16.44%
> 70% and ≤ 75%	8.33%	23.55%
> 75% and ≤ 80%	24.38%	3.73%
> 80% and ≤ 85%	25.10%	0.00%
> 85% and ≤ 90%	5.82%	0.00%
> 90% and ≤ 95%	0.00%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
> 100%	100.00%	0.00%
Total	100.00%	100.00%
1000	100.0076	100.00%

Mortgage Insurance		\$ % at 1	<u>Issue</u>	Mar - 23
Genworth			5.33%	35.31%
QBE otal			3.69% 3.86%	7.39% 42.69%
easoning Analysis		\$ % at I		<u>Mar - 23</u>
0 mths and ≤ 3 mths			0.42%	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			0.15%	0.00%
12 mths and ≤ 15 mths			1.67%	0.00%
15 mths and ≤ 18 mths			.86%	0.00%
18 mths and ≤ 21 mths			59%	0.00%
21 mths and ≤ 24 mths			59%	0.00%
24 mths and ≤ 36 mths			.09%	0.00%
36 mths and ≤ 48 mths			3.42%	0.00%
48 mths and ≤ 60 mths			.90%	0.00%
50 mths and ≤ 72 mths			5.92%	0.00%
72 mths and ≤ 84 mths			5.80%	0.00%
34 mths and ≤ 96 mths			12%	18.06%
96 mths and ≤ 108 mths			.38%	36.76%
.08 mths and ≤ 120 mths			.05%	12.47%
.20 mths tal			0.04%	32.71% 100.00%
				100,0070
ographic Distribution		<u>\$ % at I</u>		Mar - 23
T - Metro tal ACT).62%).62%	0.00% 0.00%
		O		0.00%
W - Inner city			0.00%	0.00%
W - Metro			67%	38.59%
W - Non metro			3.14%	5.19%
tal NSW		29	0.81%	43.78%
- Metro		0	0.61%	2.25%
- Non metro			0.00%	0.00%
tal NT		0	0.61%	2.25%
				0.000/
.D - Inner city .D - Metro).00%).87%	0.00% 3.56%
D - Metro D - Non metro			5.16%	
tal QLD			5.04%	11.51% 15.07%
- Inner city			1.00%	0.00%
- Metro			5.18%	1.28%
- Non metro			1.34%	1.24%
tal SA		ь	5.52%	2.53%
S - Inner city		0	0.00%	0.00%
S - Metro		0	0.69%	1.55%
S - Non metro		0	0.00%	0.00%
tal TAS		0	0.69%	1.55%
Inner city		0	00%	0.00%
C - Inner city C - Metro			0.00% 1.09%	0.00% 22.16%
C - Non metro tal VIC			25% I.34%	3.18% 25.34%
VIC		24		25.54%
A - Inner city		n	0.00%	0.00%
A - Metro			1.79%	9.49%
A - Non metro			57%	-0.01%
tal WA			37%	9.48%
		_		
tal Inner City			1.00%	0.00%
tal Metro			5.53%	78.89%
tal Non Metro			i.47%	21.11%
cured by Term Deposit			0.00%	0.00% 100.00%
.aı		100	7.00/0	100.00%
REARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
r-22	0.00%	0.91%	0.88%	1.79%
y-22	0.00%	0.00%	0.94%	0.94%
1-22	0.00%	0.00%	0.00%	0.00%
-22	0.00%	0.00%	0.00%	0.00%
g-22	0.00%	0.00%	0.00%	0.00%
5 	0.00%	0.00%	0.00%	0.00%
		0.00%	0.00%	2.30%
p-22	2.30%	0.0070		
o-22 t-22	2.30% 1.07%	1.26%	0.00%	2.32%
o-22 t-22 v-22			0.00% 1.29%	2.32% 2.39%
o-22 t-22 v-22 c-22	1.07%	1.26%		
p-22 t-22 v-22 c-22 b-23	1.07% 0.00%	1.26% 1.09%	1.29%	2.39%

Apr-22 0 0 0.00 May-22 0 0 0.00 Sep-22 0 0 0.00 Nov-22 0 0 0.00 Nov-22 0 0 0.00 Mar-23 1 194,903.08 Mar-23 1 196,014.78 No of Amount (\$) Mar-22 0 0 0.00 May-22 0 0 0.00 May-23 0 0 0.00 May-24 0 0 0.00 May-25 0 0 0.00 May-26 0 0 0.00 May-27 0 0 0.00 May-28 0 0 0.00 May-29 0 0 0.00 May-		No of	Amount (\$)		
May-22	MORTGAGE SAFETY NET	Accounts			
Jun-22	Apr-22	0	0.00		
Jul-22	May-22	0	0.00		
Aug-22 0 0 0.00 Sep-22 0 0 0.00 Nov-22 0 0 0.00 Nov-22 0 0 0.00 Nov-22 0 0 0.00 Nov-23 1 193,751.72 Feb-23 1 194,903.08 Mar-23 1 194,903.08 Mar-23 1 196,014.78 Incl. COVID-19 HARDSHIP Accounts Incl. COVID-29 HARDSHIP Accounts Incl. COVID-29 HARDSHIP Incl. COVID-29 HARD	Jun-22				
Sep-22		0			
Oct-22 0 0.00 Nov-22 0 0.00 Dec-22 0 0.00 Jan-23 1 193,751.72 Feb-23 1 194,903.08 Mar-23 1 196,014.78 Jan-24 0 0.00 Jan-25 0 0.00 Feb-22 0 0.00 Mar-22 0 0.00 Apr-22 0 0.00 May-22 0 0.00 Jun-22 0 0.00 Jun-22 0 0.00 Jun-22 0 0.00 Aug-22 0 0.00 Sep-22 0 0.00 Oct-22 0 0.00 MORTGAGE IN POSSESSION Amount (S) MORTGAGE IN POSSESSION No. of LMI claim (A\$) LMI payment LMI payment LMI LMI payment LMI LMI payment LMI		0			
Nov-22 0 0 0.00 Dec-22 1 1 193,751.72 Feb-23 1 194,903.08 Mar-23 1 196,014.78 No of Amount (\$) Incl. COVID-19 HARDSHIP December 2 0 0.00 Mar-22 0 0.00 Mar-22 0 0.00 Mar-22 0 0.00 Mar-22 0 0.00 May-22 0 0.00 May-23 0 0.00 May-24 0 0.00 May-25 0 0.00 May-26 0 0.00 May-27 0 0.00 May-28 0 0.00 May-29 0	Sep-22	0	0.00		
Dec-22 0 0 0.00 Jan-23 1 193,751.72 Feb-23 1 194,903.08 Mar-23 1 196,014.78 Mar-23 1 196,014.78 Incl. COVID-19 HARDSHIP Jan-22 0 0 0.00 Mar-22 0 0 0.00 Mar-23 0 0.00 Mar-24 0 0 0.00 Mar-25 0 0 0.00 Mar-26 0 0.00 Mar-27 0 0 0.00 Mar-28 0 0 0.00 Mar-29 0 0 0.00 Mar-20 0 0.00 Mar-20 0 0.00 Mar-20 0 0.00 Mar-21 0 0 0.00 Mar-22 0 0 0.00 Mar-22 0 0 0.00 Mar-23 0 0.00 Mar-24 0 0 0.00 Mar-25 0 0 0.00 Mar-26 0 0.00 Mar-27 0 0 0.00 Mar-28 0 0 0.00 Mar-29 0 0 0.00 Mar-20	Oct-22				
1		0			
Feb-23 Mar-23 1 194,903.08 Mar-23 1 196,014.78 No of Amount (\$) Incl. COVID-19 HARDSHIP Accounts Ian-22 0 0.00 Feb-22 0 0.00 Mar-22 0 0.00 Mar-22 0 0.00 Apr-22 0 0.00 May-22 May-24 M		0	0.00		
Mar-23	Jan-23	1	193,751.72		
No of Accounts Accounts Jan-22	Feb-23		194,903.08		
No. of LMI claim (A\$) Payment class Payment cla	Mar-23	1	196,014.78		
Sep-22		No of	Amount (\$)		
Feb-22 0 0.00 Mar-22 0 0.00 Apr-22 0 0.00 May-22 0 0.00 May-22 0 0.00 Jul-22 0 0.00 Jul-22 0 0.00 Aug-22 0 0.00 Sep-22 0 0.00 Oct-22 0 0.00 Nov-22 0 0.00 MORTGAGE IN POSSESSION Accounts NIL NIL No. of LMI claim (A\$) LMI Net loss payment	ncl. COVID-19 HARDSHIP	Accounts			
Mar-22 0 0.00 Apr-22 0 0.00 May-22 0 0.00 Jun-22 0 0.00 Jun-22 0 0.00 Jun-22 0 0.00 Sep-22 0 0.00 Sep-22 0 0.00 Oct-22 0 0.00 Nov-22 0 0.00 MORTGAGE IN POSSESSION No of Amount (\$) Mo of Amount (\$) Mo of LMI claim (A\$) LMI NIL NIL NIL NIL NIL NIL NIL NIL NIL NIL NIL	an-22	0	0.00		
Apr-22 0 0.00 May-22 0 0.00 un-22 0 0.00 un-22 0 0.00 un-22 0 0.00 Aug-22 0 0.00 Aug-22 0 0.00 Sep-22 0 0.00 Cot-22 0 0.00 Nov-22 0 0.00 Nov-22 0 0.00 Nov-22 Nov-	-eb-22	0	0.00		
Apr-22 0 0.00 May-22 0 0.00 Jun-22 0 0.00 Jun-22 0 0.00 Jun-22 0 0.00 Aug-22 0 0.00 Sep-22 0 0.00 Oct-22 0 0.00 Nov-22 0 0.00 MORTGAGE IN POSSESSION No of Amount (\$) Mo of Amount (\$) Mo of LMI claim (A\$) LMI NIL No. of LMI claim (A\$) LMI Net loss payment (A\$) PRINCIPAL LOSS	Mar-22	0	0.00		
May-22 0 0.00 Jun-22 0 0.00 Jun-22 0 0.00 Jun-22 0 0.00 Aug-22 0 0.00 Sep-22 0 0.00 Oct-22 0 0.00 Nov-22 0 0.00 Mortgage in Possession No of Amount (\$)					
Nun-22					
Dul-22					
Aug-22 0 0.00 Sep-22 0 0.00 Oct-22 0 0.00 Nov-22 0 0.00 No of Amount (\$) MORTGAGE IN POSSESSION Accounts NIL NIL No. of LMI claim (A\$) LMI Net loss payment [loans payment] [A\$)					
Sep-22					
Oct-22 0 0.00 Nov-22 0 0.00 MORTGAGE IN POSSESSION No of Accounts NIL NIL NIL NIL NIL No. of Ioans LMI claim (A\$) LMI Net loss payment PRINCIPAL LOSS (A\$)					
No of Amount (\$) No of Amount (\$)	•				
No of Amount (\$) Accounts NIL NIL NIL NIL NIL No. of LMI claim (A\$) LMI Net loss payment payment (A\$)		0			
MORTGAGE IN POSSESSION Accounts NIL NIL No. of loans LMI claim (A\$) LMI net loss payment PRINCIPAL LOSS (A\$)	Nov-22	0	0.00		
NIL NIL No. of LMI claim (A\$) LMI Net loss loans payment PRINCIPAL LOSS (A\$)		No of	Amount (\$)		
No. of LMI claim (A\$) LMI Net loss loans payment PRINCIPAL LOSS (A\$)	MORTGAGE IN POSSESSION	<u>Accounts</u>			
PRINCIPAL LOSS [Dans payment (A\$)		NIL	NIL		
PRINCIPAL LOSS (A\$)			LMI claim (A\$)		Net loss
		loans			
	PRINCIPAL LOSS	_		(A\$)	