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

Transaction Name: Closing Date: Maturity Date:

CRD2 Pool

Tuesday, 27th September 2016 Friday, 21th February 2048

Payment Date: Business Day for Payments: **Determination Date & Ex-Interest Date:**

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> Apr - 17</u>
Total pool size:	\$37,471,684.83	\$33,153,361.68
Total Number Of Loans (UnConsolidated):	198	175
Total number of loans (consolidating split loans):	102	90
Average loan Size:	\$367,369.46	\$368,370.69
Maximum loan size:	\$975,462.15	\$962,890.07
Total property value: Number of Properties:	\$63,989,318.00 109	\$57,299,318.00 96
Average property value:	\$587,057.96	\$596,867.90
Average current LVR:	62.05%	60.70%
Average Term to Maturity (months):	310.64	300.51
Maximum Remaining Term to Maturity (months):	351.12	343.17
Weighted Average Seasoning (months):	34.16	42.31
Weighted Average Current LVR:	66.21% 316.44	65.44% 307.49
Weighted Average Term to Maturity (months): % of pool with loans > \$500,000:	43.27%	41.92%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	88.42%	88.42%
% Fixed Rate Loans(Value):	26.24%	18.63%
% Interst Only loans (Value):	33.60%	33.55%
Weighted average mortgage interest:	4.42%	4.47%
Investment Loans:	24.09%	23.13%
Outstanding Balance Distribution	\$ % at Issue	<u>Apr - 17</u>
> \$0 and ≤ \$100,000	1.50%	1.31%
> \$100,000 and ≤ \$150,000	1.60%	1.87%
> \$150,000 and ≤ \$200,000 > \$300,000 and ≤ \$350,000	2.78% 2.37%	2.15%
> \$200,000 and ≤ \$250,000 > \$250,000 and ≤ \$300,000	2.37% 11.74%	2.70% 9.90%
>\$300,000 and \(\leq \)350,000	10.47%	10.56%
> \$350,000 and ≤ \$400,000	11.79%	14.42%
> \$400,000 and ≤ \$450,000	6.74%	7.72%
> \$450,000 and ≤ \$500,000	7.75%	7.45%
> \$500,000 and ≤ \$550,000	16.68%	15.71%
> \$550,000 and ≤ \$600,000 > \$600,000 and ≤ \$650,000	12.43% 1.71%	10.47% 1.90%
> \$650,000 and ≤ \$700,000	1.77%	4.07%
> \$700,000 and ≤ \$750,000	5.85%	4.36%
> \$750,000 and ≤ \$800,000	0.00%	0.00%
> \$800,000 and ≤ \$850,000	2.20%	2.52%
> \$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%	2.90%
Total	100.00%	100.00%
Total	100.00%	100.00%
Outstanding Balance LVR Distribution	\$ % at Issue	<u> Apr - 17</u>
Outstanding Balance LVR Distribution > 0% and ≤ 25%	<u>\$ % at Issue</u> 1.86%	<u>Apr - 17</u> 3.40%
Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30%	<u>\$ % at issue</u> 1.86% 2.51%	<u>Apr - 17</u> 3.40% 1.09%
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Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 50% and ≤ 50% > 50% and ≤ 65% > 55% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 75% > 75% and ≤ 80% > 80% 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 > 12 mths and ≤ 18 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths	\$\frac{\\$\}\ at \text{ 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% 10.00% 100.00% \$\frac{\\$\\$\}\ at \text{ issue}\$ 18.86% 0.00% \$\frac{\\$\}\ at \text{ issue}\$ 18.86% 0.00% 18.86% \$\frac{\\$\}\ at \text{ issue}\$ 0.00% 1.43% 5.38% 7.53% 10.35% 13.06% 33.37% 15.35% 2.71%	Apr - 17 3.40% 1.09% 1.41% 3.25% 3.84% 3.29% 8.83% 5.86% 12.94% 2.78% 16.65% 19.99% 8.86% 7.83% 0.00% 0.00% 100.00% 4Dr - 17 19.03% 0.00% 19.03% 4Dr - 17 19.03% 10.00%
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 ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Sasoning Analysis > 3 mths and ≤ 12 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths > 15 mths and ≤ 21 mths > 21 mths and ≤ 22 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths	\$\frac{\\$\}\ at \sue}{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\% 10.00\% 100.00\% \$\frac{\\$\\$\}\ at \sue}{18.86\%} 0.00\% 18.86\% \$\frac{\\$\\$\}\ at \sue}{1.43\%} 5.38\% 7.53\% 10.35\% 13.06\% 33.37\% 15.35\% 2.71\% 5.23\%	Apr - 17 3.40% 1.09% 1.41% 3.25% 3.84% 3.29% 8.83% 5.86% 12.94% 2.78% 16.65% 19.99% 8.86% 7.83% 0.00% 0.00% 0.00% 19.03% 4pr - 17 19.03% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.54% 1.00% 1.54% 1.00% 1.95% 37.41% 25.99% 10.07%
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 ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Sasoning Analysis > 3 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 12 mths and ≤ 12 mths > 13 mths and ≤ 18 mths > 14 mths and ≤ 21 mths > 12 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 96 mths > 96 mths and ≤ 108 mths	\$\frac{\\$\}\ at \sue}{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\% 10.00\% 100.00\% \$\frac{\\$\\$\}\ at \sue}{18.86\%} 0.00\% 18.86\% \$\frac{\\$\\$\}\ at \sue}{1.34\%} \$\frac{\\$\}\ 3.33\% 1.35\% 1.3.16\% 3.3.7\% 15.35\% 2.71\% 5.23\% 0.00\% 0.20\% 2.42\%	Apr - 17 3.40% 1.09% 1.41% 3.25% 3.84% 3.29% 8.83% 5.86% 12.94% 2.78% 16.65% 19.99% 8.86% 7.83% 0.00% 0.00% 0.00% 100.00% 100.00% 0.
Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 65% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 75% and ≤ 80% > 80% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 90% > 90% and ≤ 90% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 10 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 15 mths > 12 mths and ≤ 15 mths > 12 mths and ≤ 21 mths > 12 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 96 mths > 96 mths and ≤ 108 mths > 108 mths and ≤ 108 mths > 108 mths and ≤ 108 mt	\$\frac{\\$\}\ at \text{ issue}}{1.86\%}\$ 2.51\% 1.31\% 4.03\% 2.97\% 5.16\% 6.55\% 4.63\% 14.14\% 4.72\% 13.09\% 20.90\% 7.76\% 10.34\% 0.00\% 0.00\% 100.00\% \$\frac{\\$\\$\}\ at \text{ issue}}{18.86\%}\$ \$\frac{\\$\}\ at \text{ issue}}{18.36\%}\$ \$\frac{\\$\}\ at is	Apr - 17 3.40% 1.09% 1.41% 3.25% 3.84% 3.29% 8.83% 5.86% 12.94% 2.78% 16.65% 19.99% 8.86% 7.83% 0.00% 100.00% 100.00% 4Apr - 17 19.03% 0.00% 19.03% Apr - 17 19.03% 0.00% 19.03%
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 ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Sasoning Analysis > 3 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 12 mths and ≤ 12 mths > 13 mths and ≤ 18 mths > 14 mths and ≤ 21 mths > 12 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 96 mths > 96 mths and ≤ 108 mths	\$\frac{\\$\}\ at \sue}{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\% 10.00\% 100.00\% \$\frac{\\$\\$\}\ at \sue}{18.86\%} 0.00\% 18.86\% \$\frac{\\$\\$\}\ at \sue}{1.34\%} \$\frac{\\$\}\ 3.33\% 1.35\% 1.3.16\% 3.3.7\% 15.35\% 2.71\% 5.23\% 0.00\% 0.20\% 2.42\%	Apr - 17 3 . 40% 1.09% 1.41% 3.25% 3.84% 3.29% 8.83% 5.86% 12.94% 2.78% 16.65% 19.99% 8.86% 7.83% 0.00% 0.00% 100.00% 100.00% 4.00% 100.00% 0.00% 0.00% 0.00% 1.54% 1.00% 1.54% 1.00% 1.54% 1.00% 1.54% 1.00% 1.54% 1.00% 1.54% 1.00% 1.54% 1.00% 1.00% 1.54% 1.00% 1.54% 1.00% 1.00% 1.54% 1.00% 1.00% 1.54% 1.00% 1.00% 1.54% 1.00% 1.00% 1.54% 1.00% 1.00% 1.54% 1.00% 1.00% 1.54% 1.00% 1.00% 1.54% 1.00% 1.00% 1.54% 1.00% 1.00% 1.54% 1.00% 1.00% 1.54% 1.00% 1.00% 1.54% 1.00% 1.00% 1.54% 1.00% 1.00% 1.54% 1.00% 1.00% 1.54% 1.00% 1.00% 1.54% 1.00% 1.00% 1.54% 1.00% 1.00% 1.54% 1.00% 1.00% 1.00% 1.54% 1.00

Goographic Distribution		¢ % at Issue		Ans. 17
Geographic Distribution ACT - Metro		<u>\$ % at Issue</u> 0.99%		<u>Apr - 17</u> 1.06%
Total ACT		0.99%		1.06%
NSW - Inner city		0.00%		0.00%
NSW - Metro		41.39%		42.56%
NSW - Non metro		8.80%		9.37%
Total NSW		50.18%		51.92%
NT. Market		0.000/		0.000/
NT - Metro NT - Non metro		0.00% 0.00%		0.00% 0.00%
Total NT		0.00%		0.00%
QLD - Inner city		0.00%		0.00%
QLD - Metro		6.23%		7.10%
QLD - Non metro Total QLD		6.35% 12.58%		3.90% 11.00%
Total QED				
SA - Inner city		0.00%		0.00%
SA - Metro		1.84%		0.00%
SA - Non metro Total SA		0.00% 1.84%		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%		0.23%
Total TAS		0.23%		0.23%
VIC - Inner city		0.00%		0.00%
VIC - Metro		18.32%		19.47%
VIC - Non metro		3.05%		2.27%
Total VIC		21.37%		21.74%
WA - Inner city		0.00%		0.00%
WA - Metro	11.83%		12.97%	
WA - Non metro		0.98%		
Total WA		12.81%		14.06%
Total Inner City		0.00%		0.00%
Total Metro	80.59%		83.15%	
Total Non Metro			16.85%	
Total		100.00%		100.00%
ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	61-90	<u>90+</u>	<u>Total</u>
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 Apr-17	0.00% 1.69%	0.00% 0.00%	0.23% 0.00%	0.23% 1.69%
MORTGAGE SAFETY NET Oct-16	No of Accounts	Amount (\$)		
Nov-16	-	-		
Dec-16	-			
Jan-17	_			
Feb-17	<u>-</u>	_		
Mar-17	-			
Apr-17	-	-		
MORTGAGE IN POSSESSION	No of Assount-	Amount (c)		
2017	No of Accounts NIL	Amount (\$) NIL		
PRINCIPAL LOSS	No. of loans	LMI claim (AS)	LMI payment (AS)	Net loss
2017	-		- -	
Total				