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

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

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

COLLATERAL INFORMATION

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 securitised exposure in accordance with paragraph (1)(c) of Article 122a. Lach 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

At Issue

Apr - 20

COLDITION CHINATION	710000	<u>p. 20</u>
Total pool size:	\$49,574,162	\$29,949,368.47
Total Number Of Loans (UnConsolidated):	246	168
Total number of loans (consolidating split loans):	199	140
Average loan Size:	\$249,116	\$213,924.06
Maximum loan size:	\$953,898	\$940,797.69
Total property value:	\$102,995,758	\$71,873,707.00
Number of Properties:	199	140
Average property value:	\$517,567	\$513,383.62
Average current LVR:	54.02%	45.91%
Average Term to Maturity (months):	302.71	271.71
Maximum Remaining Term to Maturity (months):	348.20	325.18
Weighted Average Seasoning (months):	35.11	58.59
Weighted Average Current LVR:	61.43%	57.32%
Weighted Average Term to Maturity (months):	317.93	294.07
% of pool with loans > \$500,000:	10.37%	13.55%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.27%	94.44%
% Fixed Rate Loans(Value):	4.58%	0.75%
% Interst Only loans (Value):	25.62%	15.32%
Weighted average mortgage interest:	4.18%	3.42%
Investment Loans:	20.17%	21.77%
Outstanding Balance Distribution	\$ % at Issue	Apr - 20
≤ \$0	0.00%	-0.01%
> \$0 and ≤ \$100,000	2.93%	3.56%
> \$100,000 and ≤ \$150,000	5.61%	8.79%
> \$150,000 and ≤ \$200,000	6.13%	13.23%
> \$200,000 and ≤ \$250,000	14.09%	18.50%
> \$250,000 and ≤ \$300,000	23.08%	13.63%
> \$300,000 and ≤ \$350,000	28.83%	18.64%
> \$350,000 and ≤ \$400,000	5.22%	2.61%
> \$400,000 and ≤ \$450,000	0.87%	2.79%
> \$450,000 and ≤ \$500,000	2.87%	4.70%
> \$500,000 and ≤ \$550,000	2.09%	1.70%
> \$550,000 and ≤ \$600,000	2.30%	1.99%
> \$600,000 and ≤ \$650,000	2.53%	4.17%
> \$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%	2.55%
> \$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%	3.14%
> \$950,000 and ≤ \$1,000,000	1.92%	0.00%
Total	100.00%	100.00%
Outstanding Balance LVR Distribution	\$ % at Issue	<u>Apr - 20</u>
≤ 0%	0.00%	-0.01%
> 0% and ≤ 25%	6.84%	9.45%
> 25% and ≤ 30%	3.93%	4.61%
> 30% and ≤ 35%	4.50%	6.08%
> 35% and ≤ 40%	4.89%	4.13%
> 40% and ≤ 45%	4.93%	7.06%
> 45% and ≤ 50%	3.58%	5.46%
> 50% and ≤ 55%	6.07%	2.23%
> 55% and ≤ 60%	5.30%	8.62%
> 60% and ≤ 65%	3.14%	7.02%
> 65% and ≤ 70%	8.98%	4.09%
> 70% and ≤ 75%	7.85%	13.90%
> 75% and ≤ 80%	27.71%	20.29%
> 80% and ≤ 85%	8.60%	4.66%
> 85% and ≤ 90%	3.69%	1.56%
> 90% and ≤ 95%	0.00%	0.84%
> 95% and ≤ 100%	0.00%	0.00%
Total	100.00%	100.00%
Mortgage Insurance	\$ % at Issue	Apr - 20
Genworth	20.31%	23.26%
QBE	5.63%	4.89%
Uninsured	74.05%	71.86%
Total	100.00%	100.00%

> 0 mths and ≤ 3 mths > 3 mths and ≤ 6 mths		\$ % at Issue 0.20%		Apr - 20 0.00%
		0.00%		0.00%
> 6 mths and ≤ 9 mths		0.00%		0.00%
> 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths		0.00% 38.84%		0.009 0.009
> 15 mths and ≤ 15 mths		11.04%		0.009
≥ 18 mths and ≤ 21 mths		9.71%		0.009
≥ 21 mths and ≤ 24 mths		6.75%		0.149
> 24 mths and ≤ 36 mths		8.32%		22.849
> 36 mths and ≤ 48 mths		6.08%		46.109
> 48 mths and ≤ 60 mths		3.83%		5.139
> 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths		3.23% 2.12%		5.009 4.739
> 72 mms and ≤ 84 mms > 84 mths and ≤ 96 mths		1.58%		4.737
> 96 mths and ≤ 108 mths		0.26%		2.269
> 108 mths and ≤ 120 mths		1.53%		0.649
> 120 mths		6.51%		8.949
Fotal		100.00%		100.009
Geographic Distribution		\$ % at Issue		Apr - 2
ACT - Metro		1.01%		<u>Apr - 2</u> 0.719
Fotal ACT		1.01%		0.719
NSW - Inner city		0.00%		0.009
NSW - Metro		19.03%		19.579
NSW - Non metro		15.28%		15.799
Total NSW		34.30%		35.359
NT - Metro		0.51%		0.369
NT - Non metro		0.00%		0.009
Fotal NT		0.51%		0.369
QLD - Inner city		0.00% 12.76%		0.009
QLD - Metro QLD - Non metro		12.76% 9.14%		12.519 7.009
Cotal QLD		21.91%		19.519
-		21.51/0		25.51/
SA - Inner city		0.00%		0.009
SA - Metro		5.92%		5.269
6A - Non metro		1.00%		1.179
Fotal SA		6.93%		6.439
FAS - Inner city		0.23%		0.15%
FAS - Metro		2.49%		0.137
FAS - Non metro		0.00%		0.009
Fotal TAS		2.72%		1.049
/IC - Inner city		0.00%		0.009
/IC - Metro		17.78%		18.14%
VIC - Non metro Total VIC		3.45% 21.23%		1.95% 20.09%
Total VIC		21.23/0		20.037
WA - Inner city		0.00%		0.00%
WA - Metro		9.84%		14.10%
WA - Non metro		1.55%		2.41%
Total WA		11.39%		16.51%
Total Inner City		0.23%		0.15%
Total Metro		69.34%		71.53%
Total Non Metro		30.43%		28.31%
Fotal State of the		100.00%		100.00%
ADDEADS 6 % (schoduled below-		64.05		.
ARREARS \$ % (scheduled balance basis)	31-60	61-90	90+	Total
May-19	0.00%	0.86%	0.00%	0.86%
un-19	0.00%	0.00%	0.87%	0.87%
ul-19	0.00%	0.00%	0.91%	0.8776
				0.91%
	0.00%	0.00%	0.92%	0.91% 0.92%
				0.91%
Sep-19	0.00%	0.00%	0.92%	0.91% 0.92%
Sep-19 Oct-19	0.00% 0.00%	0.00% 0.00%	0.92% 0.94%	0.91% 0.92% 0.94%
sep-19 Oct-19 Nov-19	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.92% 0.94% 0.95%	0.91% 0.92% 0.94% 0.95%
Aug-19 Sep-19 Oct-19 Nov-19 Jec-19 an-20	0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00%	0.92% 0.94% 0.95% 0.95%	0.91% 0.92% 0.94% 0.95%
Sep-19 Oct-19 Nov-19 Dec-19	0.00% 0.00% 0.00% 0.00% 0.90%	0.00% 0.00% 0.00% 0.00% 0.00%	0.92% 0.94% 0.95% 0.95% 0.98%	0.91% 0.92% 0.94% 0.95% 0.95% 1.89%
iep-19 Dct-19 Nov-19 Dec-19 an-20 ieb-20	0.00% 0.00% 0.00% 0.00% 0.90% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00%	0.92% 0.94% 0.95% 0.95% 0.98% 1.03%	0.91% 0.92% 0.94% 0.95% 0.95% 1.89% 1.03%
ep-19 Oct-19 Nov-19 Dec-19 an-20 deb-20 Mar-20	0.00% 0.00% 0.00% 0.00% 0.90% 0.00% 1.72%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.92% 0.94% 0.95% 0.95% 0.98% 1.03% 1.04%	0.91% 0.92% 0.94% 0.95% 0.95% 1.89% 1.03% 2.76%
iep-19 Dct-19 Joc-19 Joc-19 an-20 ieb-20 Mar-20 Apr-20	0.00% 0.00% 0.00% 0.00% 0.90% 0.00% 1.72% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.92% 0.94% 0.95% 0.95% 0.98% 1.03% 1.04% 1.07%	0.91% 0.92% 0.94% 0.95% 0.95% 1.89% 1.03% 2.76% 1.07%
ep-19 Oct-19 Nov-19 Dec-19 an-20 Feb-20 Mar-20 MORTGAGE SAFETY NET	0.00% 0.00% 0.00% 0.00% 0.90% 0.00% 1.72% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.92% 0.94% 0.95% 0.95% 0.98% 1.03% 1.04% 1.07%	0.91% 0.92% 0.94% 0.95% 0.95% 1.89% 1.03% 2.76% 1.07%
sep-19 Oct-19 Nov-19 Occ-19 an-20 der-20 MORTGAGE SAFETY NET May-19	0.00% 0.00% 0.00% 0.00% 0.90% 0.00% 1.72% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.92% 0.94% 0.95% 0.95% 0.98% 1.03% 1.04% 1.07%	0.91% 0.92% 0.94% 0.95% 0.95% 1.89% 1.03% 2.76% 1.07%
isp-19 Dct-19 Dct-19 Dec-19 Dec-19 an-20 isb-20 Mar-20 Mortgage SAFETY NET May-19 un-19	0.00% 0.00% 0.00% 0.00% 0.90% 0.00% 1.72% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.92% 0.94% 0.95% 0.95% 0.98% 1.03% 1.04% 1.07%	0.91% 0.92% 0.94% 0.95% 0.95% 1.89% 1.03% 2.76% 1.07%
isp-19 10t-19 10t-19 10v-19 20c-19 an-20 isp-20 Mar-20 MORTGAGE SAFETY NET May-19 un-19	0.00% 0.00% 0.00% 0.00% 0.90% 0.00% 1.72% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.92% 0.94% 0.95% 0.95% 0.98% 1.03% 1.04% 1.07%	0.91% 0.92% 0.94% 0.95% 0.95% 1.89% 1.03% 2.76% 1.07%
cep-19 Oct-19 Nov-19 Occ-19 an-20 deb-20 Mar-20 MorrCAGE SAFETY NET May-19 un-19 un-19 un-19 un-19	0.00% 0.00% 0.00% 0.00% 0.90% 0.00% 1.72% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.92% 0.94% 0.95% 0.95% 0.98% 1.03% 1.04% 1.07%	0.91% 0.92% 0.94% 0.95% 0.95% 1.89% 1.03% 2.76% 1.07%
iep-19 bct-19 blov-19 bec-19 an-20 ieb-20 dar-20 kpr-20 MORTIGAGE SAFETY NET May-19 un-19 un-19 ul-19 kug-19 ep-19	0.00% 0.00% 0.00% 0.00% 0.90% 0.00% 1.72% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.92% 0.94% 0.95% 0.95% 0.98% 1.03% 1.04% 1.07%	0.91% 0.92% 0.94% 0.95% 0.95% 1.89% 1.03% 2.76% 1.07%
isp-19 10t-19 10t-19 10v-19 20c-19 an-20 isp-20 Mar-20 MORTGAGE SAFETY NET May-19 ul-19 ul-19 ul-19 sisp-19 sisp-19	0.00% 0.00% 0.00% 0.00% 0.90% 0.00% 1.72% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.92% 0.94% 0.95% 0.95% 0.98% 1.03% 1.04% 1.07%	0.91% 0.92% 0.94% 0.95% 0.95% 1.89% 1.03% 2.76% 1.07%
isp-19 Dct-19 Nov-19 Doct-19 an-20 isp-20 Mar-20 Apr-20 MORTGAGE SAFETY NET May-19 un-19 un-19 ul-19 ul-19 isp-19	0.00% 0.00% 0.00% 0.00% 0.90% 0.00% 1.72% 0.00% 0.00% No of Accounts	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.92% 0.94% 0.95% 0.95% 0.98% 1.03% 1.04% 1.07%	0.91% 0.92% 0.94% 0.95% 0.95% 1.89% 1.03% 2.76% 1.07%
isp-19 DCt-19 Nov-19 Doc-19 an-20 isp-20 Mar-20 MORTGAGE SAFETY NET May-19 ul-19 ul-19 lu-19 loc-19 loc-19 loc-19 loc-19 an-20	0.00% 0.00% 0.00% 0.00% 0.90% 0.00% 1.72% 0.00% 0.00% No of Accounts 1 1	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.92% 0.94% 0.95% 0.95% 0.98% 1.03% 1.04% 1.07%	0.91% 0.92% 0.94% 0.95% 0.95% 1.89% 1.03% 2.76% 1.07%
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sep-19 Dct-19 Nov-19 Doct-19 an-20 seb-20 Mar-20 Apr-20 MORTGAGE SAFETY NET Widay-19 un-19 un-19 ul-19 Aug-19 sep-19 Dct-19 Doct-19 Do	0.00% 0.00% 0.00% 0.00% 0.90% 0.00% 1.72% 0.00% 0.00% No of Accounts 1 1 1	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 556,334 558,070 559,812	0.92% 0.94% 0.95% 0.95% 0.98% 1.03% 1.04% 1.07%	0.91% 0.92% 0.94% 0.95% 0.95% 1.89% 1.03% 2.76% 1.07%
sep-19 Dct-19 Nov-19 Doct-19 an-20 seb-20 Mar-20 Apr-20 MORTGAGE SAFETY NET Widay-19 un-19 un-19 ul-19 Aug-19 sep-19 Dct-19 Doct-19 Do	0.00% 0.00% 0.00% 0.00% 0.90% 0.00% 1.72% 0.00% 0.00% No of Accounts 1 1	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.92% 0.94% 0.95% 0.95% 0.98% 1.03% 1.04% 1.07%	0.91% 0.92% 0.94% 0.95% 0.95% 1.89% 1.03% 2.76% 1.07%
sep-19 Dct-19 Dct-19 Dct-19 Dec-19 an-20 seb-20 Mar-20 Apr-20 MORTGAGE SAFETY NET May-19 un-19 un-19 ul-19 bep-19 Dct-19 Dct-19 Dct-19 Dct-19 an-20 deb-20 Mar-20 Mar-20 Mar-20 Mar-20 Mar-20	0.00% 0.00% 0.00% 0.00% 0.90% 0.00% 1.72% 0.00% 0.00% No of Accounts 1 1 1	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 5.00% 0.00% 0.00% 0.00% 4mount (\$) 556,334 558,070 559,812 561,448 1,105,219	0.92% 0.94% 0.95% 0.95% 0.98% 1.03% 1.04% 1.07%	0.91% 0.92% 0.94% 0.95% 0.95% 1.89% 1.03% 2.76% 1.07%
ep-19 Oct-19 Nov-19 Dec-19 an-20 Feb-20 Mar-20 MORTGAGE SAFETY NET	0.00% 0.00% 0.00% 0.00% 0.90% 0.00% 1.72% 0.00% 0.00% No of Accounts 1 1 1 1 10	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 556,334 558,070 559,812	0.92% 0.94% 0.95% 0.95% 0.98% 1.03% 1.04% 1.07%	0.91% 0.92% 0.94% 0.95% 0.95% 1.89% 1.03% 2.76% 1.07%
izep-19 Dct-19 Dct-19 Dct-19 Dec-19 Dec-19 Dan-20 Dct-19 D	0.00% 0.00% 0.00% 0.00% 0.90% 0.00% 1.72% 0.00% 0.00% No of Accounts 1 1 1 10 No of Accounts	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Amount (\$) 556,334 558,070 559,812 561,448 1,105,219	0.92% 0.94% 0.95% 0.95% 0.98% 1.03% 1.04% 1.07%	0.91% 0.92% 0.94% 0.95% 0.95% 1.89% 1.03% 2.76% 1.07%
Sep-19 DCt-19 DCt-19 Nov-19 Doc-19 an-20 Seb-20 Mar-20 Apr-20 MORTIGAGE SAFETY NET May-19 un-19 un-19 un-19 un-19 box-19 DCt-19	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.72% 0.00% 0.00% No of Accounts 1 1 1 10 No of Accounts 10	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 556,334 558,070 559,812 561,448 1,105,219 Amount (\$) 1,105,219	0.92% 0.94% 0.95% 0.95% 0.98% 1.03% 1.04% 1.07%	0.91% 0.92% 0.94% 0.95% 0.95% 1.89% 1.03% 2.76% 1.07%
isep-19 DCt-19 Nov-19 Doct-19 an-20 iseb-20 Mar-20 MORTGAGE SAFETY NET May-19 ul-19 ul-19 ul-19 ul-19 DCt-19 Nov-19 Dct-19 an-20 iseb-20 dar-20 iseb-20 dar-20 iseb-20 dar-20 iseb-20 dar-20 iseb-20 MORTGAGE IN POSSESSION	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.72% 0.00% 0.00% No of Accounts 1 1 1 1 1 No of Accounts 10	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Amount (\$) 556,334 558,070 559,812 561,448 1,105,219 Amount (\$)	0.92% 0.94% 0.95% 0.95% 0.98% 1.03% 1.04% 1.07%	0.91% 0.92% 0.94% 0.95% 0.95% 1.89% 1.03% 2.76% 1.07%
Sep-19 DCt-19 DCt-19 Nov-19 Doc-19 an-20 Seb-20 Mar-20 Apr-20 MORTIGAGE SAFETY NET May-19 un-19 un-19 un-19 un-19 box-19 DCt-19	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.72% 0.00% 0.00% No of Accounts 1 1 1 10 No of Accounts 10	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 556,334 558,070 559,812 561,448 1,105,219 Amount (\$) 1,105,219	0.92% 0.94% 0.95% 0.95% 0.98% 1.03% 1.04% 1.07%	0.91% 0.92% 0.94% 0.95% 0.95% 1.89% 1.03% 2.76% 1.07%
iep-19 bct-19 blov-19 bloe-19 an-20 ieb-20 dar-20 MORTGAGE SAFETY NET day-19 ul-19 ul-19 ul-19 bct-19 bct-19 bct-19 bct-19 bct-19 cot-19 cot	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.72% 0.00% 0.00% No of Accounts 1 1 1 1 1 No of Accounts 10	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Amount (\$) 556,334 558,070 559,812 561,448 1,105,219 Amount (\$)	0.92% 0.94% 0.95% 0.95% 0.98% 1.03% 1.04%	0.91% 0.92% 0.94% 0.95% 0.95% 1.89% 1.03% 2.76% 1.07%
iep-19 bct-19 blov-19 bloe-19 an-20 ieb-20 dar-20 MORTGAGE SAFETY NET day-19 ul-19 ul-19 ul-19 bct-19 bct-19 bct-19 bct-19 bct-19 cot-19 cot	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.72% 0.00% 0.00% No of Accounts 1 1 1 1 1 No of Accounts 10	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Amount (\$) 556,334 558,070 559,812 561,448 1,105,219 Amount (\$) 1,105,219 Amount (\$)	0.92% 0.94% 0.95% 0.95% 0.98% 1.03% 1.04%	0.91% 0.92% 0.94% 0.95% 0.95% 1.89% 1.03% 2.76% 1.07%

\$ % at Issue

<u> Apr - 20</u>

Seasoning Analysis