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

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

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.

Total policy size 549,74,152 527,079,811.20 Total number of loans (inconsolidated) 246 1,33 Total number of loans (consolidating split loans) 199 131 Average lean Size 5248,1116 3,201,110 Meanman loan size 532,800 59,803,813 Name of Properties: 1912,900 59,803,813 Average property value: 517,507 59,352,757 Average Current LVR: 54,002 7,779 Average Current LVR: 61,428 57,779 Average Current LVR: 61,428 57,779 Average Current LVR: 61,428 57,479 Average Current LVR: 61,428 57,479 Average Current LVR: 61,428 57,479 Average LVR: 61,428 57,479 Average LVR: 62,428 59,500 Average LVR: 63,428 50,500 Average LVR: 64,428 57,479 Average LVR: 64,428 57,479 Average LVR: 64,428 59,428 Average LVR: </th <th>COLLATERAL INFORMATION</th> <th>At Issue</th> <th><u>Jun - 20</u></th>	COLLATERAL INFORMATION	At Issue	<u>Jun - 20</u>
Total number of loans (consolidating split loans): \$249,116 \$240,116 \$250,7161 \$	Total pool size:	\$49,574,162	\$27,079,811.20
Average from Size: \$249,116 \$205,716.12 \$205,818 \$393,833,833 \$393,833 \$39	Total Number Of Loans (UnConsolidated):	246	158
Mamimum Inous size: 1503 3583 88 \$59,3897 88 \$59,981750 \$100,09957 88 \$59,981750 \$100,09957 89			
Total property value:			
Number of Properties: 199 31.31 75.54 75.03.14.35 75.03.14.3			
Average gurentry value: \$4.02% \$4.55% Average Eurm to Maturity (months): \$4.02% \$4.55% Average Eurm to Maturity (months): \$4.02% \$4.5273 \$4.02% \$4.02			
Average Current LVR:			
Maximum Remaining Term to Maturity (months): \$3.51.1			
Meighted Average Seasoning (months): \$3.11 \$1.58 \$1.57 \$7.47			
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<u>Uninsured</u> 74.05% 69.26%			
Total 100.00% 100.00%	Total	100.00%	100.00%

PRINCIPAL LOSS 2018	Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss
MORTGAGE IN POSSESSION	No of Accounts NIL	Amount (\$) NIL		
May-20 Jun-20	12 12	2,093,050 2,094,927		
* Incl. COVID-19 HARDSHIP Apr-20	No of Accounts	Amount (\$) 1,105,219		
May-20 Jun-20	12 13	2,093,050 2,306,171		
Apr-20	10	1,105,219		
Feb-20 Mar-20	1 1	559,812 561,448		
Dec-19 Jan-20	1 1	556,334 558,070		
Nov-19	-	-		
Sep-19 Oct-19	-	-		
Jul-19 Aug-19	-	-		
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
Jun-20	0.00%	0.00%	0.00%	0.00%
Apr-20 May-20	0.00% 0.00%	0.00% 0.00%	1.12% 0.00%	1.12% 0.00%
Mar-20	0.00%	0.00%	1.07%	1.07%
Feb-20	1.72%	0.00%	1.04%	2.76%
Dec-19 Jan-20	0.90% 0.00%	0.00% 0.00%	0.98% 1.03%	1.89% 1.03%
Nov-19	0.00%	0.00%	0.95%	0.95%
Oct-19	0.00%	0.00%	0.95%	0.95%
Aug-19 Sep-19	0.00% 0.00%	0.00% 0.00%	0.92% 0.94%	0.92% 0.94%
Jul-19	0.00%	0.00%	0.91%	0.91%
ARREARS \$ % (scheduled balance basis)	31-60	61-90	90+	Total
Total Non Metro		100.00%		100.00%
Total Metro Total Non Metro		69.34% 30.43%		72.25% 27.59%
Total Inner City		0.23%		0.16%
WA - Non metro Total WA		1.55% 11.39%		2.69% 17.33%
WA - Inner city WA - Metro		0.00% 9.84%		0.00% 14.64%
VIC - Non metro Total VIC		3.45% 21.23%		1.81% 20.51%
VIC - Inner city VIC - Metro		0.00% 17.78%		0.00% 18.69%
Total TAS		2.72%		1.13%
TAS - Metro TAS - Non metro		2.49% 0.00%		0.97% 0.00%
TAS - Inner city		0.23%		0.16%
SA - Non metro Total SA		1.00% 6.93%		1.27% 7.04%
SA - Inner city SA - Metro		5.92%		0.00% 5.77%
		0.00%		
QLD - Non metro Total QLD		9.14% 21.91%		7.72% 20.65%
QLD - Inner city QLD - Metro		0.00% 12.76%		0.00% 12.93%
Total NT		0.51%		0.40%
NT - Metro NT - Non metro		0.51% 0.00%		0.40% 0.00%
Total NSW		34.30%		32.16%
NSW - Metro NSW - Non metro		19.03% 15.28%		18.06% 14.09%
NSW - Inner city		0.00%		0.00%
ACT - Metro Total ACT		1.01% 1.01%		0.78% 0.78%
Geographic Distribution		\$ % at Issue		<u>Jun - 20</u>
Total		100.00%		100.00%
> 108 mths and ≤ 120 mths > 120 mths		1.53% 6.51%		0.70% 9.61%
> 84 mths and ≤ 96 mths > 96 mths and ≤ 108 mths		1.58% 0.26%		3.81% 3.25%
> 72 mths and ≤ 84 mths		2.12%		5.98%
> 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths		3.83% 3.23%		13.48% 3.35%
> 36 mths and ≤ 48 mths		8.32% 6.08%		0.16% 59.66%
> 21 mths and ≤ 24 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths		6.75%		0.00%
> 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths		11.04% 9.71%		0.00% 0.00%
> 12 mths and ≤ 15 mths		38.84%		0.00%
> 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths		0.00% 0.00%		0.00% 0.00%
> 0 mths and ≤ 3 mths > 3 mths and ≤ 6 mths		0.20% 0.00%		0.00% 0.00%
Seasoning Analysis		\$ % at Issue		Jun - 20