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

Transaction Name CRD2 Pool

Tuesday, 27th September 2016 Friday, 21th February 2048 Closing Date: Maturity Date: 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>Jul - 17</u>
Total pool size:	\$37,471,684.83	\$31,127,084.77
Total Number Of Loans (UnConsolidated):	198	166
Total number of loans (consolidating split loans):	102	87
Average loan Size:	\$367,369.46	\$357,782.58
Maximum loan size:	\$975,462.15	\$958,067.09
Total property value:	\$63,989,318.00	\$54,884,318.00
Number of Properties:	109	93
Average property value:	\$587,057.96	\$590,153.96
Average current LVR:	62.05%	59.54%
Average Term to Maturity (months):	310.64	296.71
Maximum Remaining Term to Maturity (months):	351.12	340.14
Weighted Average Seasoning (months):	34.16	45.44
Weighted Average Current LVR:	66.21%	65.02%
Weighted Average Term to Maturity (months):	316.44	304.20
% of pool with loans > \$500,000:	43.27%	42.24%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	88.42%	88.42%
% Fixed Rate Loans(Value):	26.24%	13.02%
% Interst Only loans (Value):	33.60%	34.62%
Weighted average mortgage interest:	4.42%	4.52%
Investment Loans:	24.09%	26.21%
Outstanding Balance Distribution	\$ % at Issue	<u>Jul - 17</u>
> \$0 and \( \le \)\$100,000	1.50%	2.09%
> \$100,000 and ≤ \$150,000	1.60%	1.32%
> \$150,000 and ≤ \$200,000	2.78%	2.32%
> \$200,000 and ≤ \$250,000	2.37%	3.77%
> \$250,000 and ≤ \$300,000	11.74%	9.69%
> \$300,000 and ≤ \$350,000	10.47%	12.34%
> \$350,000 and ≤ \$400,000	11.79%	11.80%
> \$400,000 and ≤ \$450,000	6.74%	8.13%
> \$450,000 and ≤ \$500,000	7.75%	6.30%
> \$500,000 and ≤ \$550,000	16.68%	16.57%
> \$550,000 and ≤ \$600,000	12.43%	11.13%
> \$600,000 and ≤ \$650,000 > \$650,000 and ≤ \$700,000	1.71% 1.79%	2.01% 2.13%
> \$700,000 and ≤ \$750,000 > \$700,000 and ≤ \$750,000	5.85%	4.64%
> \$750,000 and ≤ \$800,000	0.00%	0.00%
> \$800,000 and ≤ \$850,000	2.20%	2.68%
> \$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%	3.08%
Total	100.00%	100.00%
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Outstanding Balance LVR Distribution	\$ % at Issue	<u>Jul - 17</u>
Outstanding Balance LVR Distribution > 0% and ≤ 25%		
	<u>\$ % at Issue</u>	<u>Jul - 17</u>
> 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35%	<b>§ % at Issue</b> 1.86% 2.51% 1.31%	Jul - 17 3.39% 1.12% 1.24%
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> 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 ≤ 100%  Total  Mortgage Insurance Genworth QBE Total  Seasoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 15 mths > 15 mths and ≤ 12 mths > 18 mths and ≤ 12 mths > 18 mths and ≤ 12 mths > 18 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 36 mths and ≤ 60 mths	\$\frac{\\$ \text{at Issue}}{\} \text{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\% \\ 0.00\% \\ 100.00\% \\ \$\frac{\\$ \text{at Issue}}{\} \text{18.86\%} \\ 0.00\% \\ \$\frac{\\$ \text{2 at Issue}}{\} \text{18.86\%} \\ 0.00\% \\ 1.43\% \\ 5.38\% \\ 7.53\% \\ 10.35\% \\ 13.06\% \\ 33.37\% \\ 15.35\% \\ 2.71\%	17   3.39%   1.12%   1.24%   1.24%   3.39%   3.38%   3.50%   9.34%   6.65%   13.42%   3.57%   14.93%   18.81%   7.37%   9.29%   0.00%   0.00%   100.00%   100.00%   20.18%   0.00%   20.18%   0.00%   1.64%   1.03%   42.39%   27.45%   14.82%   14.82%
> 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 ≤ 100%  Total  Mortgage Insurance Genworth QBE Total  Seasoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 13 mths and ≤ 21 mths > 14 mths and ≤ 21 mths > 14 mths and ≤ 21 mths > 14 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 36 mths and ≤ 48 mths > 36 mths and ≤ 48 mths > 36 mths and ≤ 60 mths > 36 mths and ≤ 12 mths > 36 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 36 mths and ≤ 48 mths > 36 mths and ≤ 48 mths > 36 mths and ≤ 60 mths > 48 mths and ≤ 72 mths	\$\frac{\stress}{\stress}\$ \text{at 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% 0.00% 10.00% \$\frac{\stress}{\stress}\$ \text{at Issue}\$ 18.86% 0.00% 18.86% \$\frac{\stress}{\stress}\$ \text{at Issue}\$ 0.00% 18.86% 0.00% 13.37% 15.35% 13.06% 33.37% 15.35% 2.71% 5.23%	11
> 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 ≤ 90% > 90% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% ≥ 95% and ≤ 90% > 90% and ≤ 55% > 95% and ≤ 100% Total  Mortgage Insurance Genworth QBE Total  Seasoning Analysis > 3 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 13 mths and ≤ 12 mths > 14 mths and ≤ 11 mths > 12 mths and ≤ 1 mths > 14 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 12 mths > 14 mths and ≤ 15 mths > 15 mths and ≤ 30 mths	\$\frac{\\$ \text{ at 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\% 0.00\% 100.00\%  \$\frac{\\$ \text{ at Issue}}{18.86\%}\$  \$\\$ \text{	17   3.39%   1.12%   1.24%   1.24%   1.24%   3.39%   3.38%   3.50%   9.34%   6.65%   13.42%   3.57%   14.93%   18.81%   7.37%   9.29%   0.00%   0.00%   100.00%
> 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 ≤ 66% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 80% and ≤ 85% > 85% and ≤ 90% > 80% and ≤ 85% > 85% and ≤ 90% > 80% and ≤ 100% Total  Mortgage Insurance Genworth QBE Total  Seasoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 15 mths > 15 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 20 mths > 16 mths and ≤ 20 mths > 17 mths and ≤ 20 mths > 18 mths and ≤ 21 mths > 18 mths and ≤ 24 mths > 24 mths and ≤ 27 mths > 16 mths and ≤ 27 mths > 16 mths and ≤ 72 mths > 17 mths and ≤ 72 mths > 17 mths and ≤ 96 mths	\$\frac{\\$ \text{at Issue}}{\} \text{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\% \\ 0.00\% \\ 100.00\% \\ 100.00\% \\ \$\frac{\\$ \text{at Issue}}{\} \text{18.86\%} \\ 0.00\% \\ 1.86\% \\ \$\frac{\\$ \text{3t Issue}}{\} \text{18.86\%} \\ 0.00\% \\ 1.33\% \\ 7.53\% \\ 10.35\% \\ 13.06\% \\ 33.37\% \\ 15.35\% \\ 2.71\% \\ 5.23\% \\ 0.00\% \\ 0.00\% \\ 0.00\% \\ 0.00\% \\ 0.20\% \\ 0.00\% \\ 0.20\%	
> 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 ≤ 100%  Total    Mortgage Insurance	\$ % at 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% \$ \$ at Issue 18.86% 0.00% \$ \$ \$ at Issue  18.86% \$ \$ 0.00% 11.86% \$ 1.30% \$	1-17   3.39%   1.12%   1.24%   3.39%   3.59%   3.38%   3.50%   9.34%   6.65%   13.42%   3.57%   14.93%   18.81%   7.37%   9.29%   0.00%   0.00%   100.00%   100.00%   100.00%   100.00%   100.00%   100.00%   100.00%   100.00%   100.00%   100.00%   100.00%   100.00%   100.00%   1.64%   1.03%   42.39%   27.45%   14.82%   14.82%   1.00%   6.02%   0.00%   6.02%   0.00%   6.02%   0.00%   0.00%   6.02%   0.00%   0.00%   0.00%   6.02%   0.00%   0.00%   0.00%   6.02%   0.00%   0.48%   0.00%   0.48%   0.00%   0.48%   0.00%   0.48%   0.00%   0.48%   0.00%   0.48%   0.00%   0.48%   0.00%   0.48%   0.00%   0.48%   0.00%   0.48%   0.00%   0.48%   0.00%   0.48%   0.00%   0.48%   0.00%   0.48%   0.00%   0.48%   0.48%   0.00%   0.00%   0.48%   0.00%   0.48%   0.00%   0.48%   0.00%   0.48%   0.00%   0.00%   0.48%   0.00%   0.
> 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 ≤ 90% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% ≥ 95% and ≤ 90% > 90% and ≤ 95% ≥ 95% and ≤ 100% Total  Mortgage Insurance Genworth QBE Total  Seasoning Analysis > 3 mths and ≤ 12 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 12 mths and ≤ 12 mths > 13 mths and ≤ 12 mths > 14 mths and ≤ 11 mths > 12 mths and ≤ 1 mths > 14 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 50 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 96 mths > 96 mths and ≤ 100 mths	\$ % at 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% \$ \$ % at Issue 18.86% 0.00% \$ 0.00% \$ \$ % at Issue 18.86% 0.00% 18.86%  5.38% 7.53% 10.35% 13.06% 33.37% 15.35% 2.71% 5.23% 0.00%	17   3.39%   1.12%   1.24%   1.24%   3.99%   3.38%   3.50%   9.34%   6.65%   13.42%   3.57%   14.93%   18.81%   7.37%   9.29%   0.00%   0.00%   100.00%             17   20.18%
> 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 ≤ 100%  Total    Mortgage Insurance	\$ % at 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% \$ \$ at Issue 18.86% 0.00% \$ \$ \$ at Issue  18.86% \$ \$ 0.00% 11.86% \$ 1.30% \$	17   3.39%   1.12%   1.24%   3.39%   3.38%   3.50%   3.38%   3.50%   9.34%   6.65%   13.42%   3.57%   14.93%   18.81%   7.37%   9.29%   0.00%   0.00%   100.00%   100.00%   100.00%   20.18%   0.00%   20.18%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   0.00%   1.64%   1.03%   42.39%   27.45%   14.82%   0.00%   6.02%   0.00%   6.02%   0.00%

eographic Distribution		\$ % at Issue		<u>Jul - 17</u>
.CT - Metro otal ACT		0.99% 0.99%		1.09% 1.09%
otal ACI		0.5576		1.03/6
ISW - Inner city		0.00%		0.00%
ISW - Metro		41.39%		40.92%
ISW - Non metro		8.80%		9.56%
otal NSW		50.18%		50.48%
IT - Metro		0.00%		0.00%
IT - Non metro		0.00%		0.00%
otal NT		0.00%		0.00%
LD - Inner city		0.00%		0.00%
LD - Metro		6.23%		5.61%
LD - Non metro		6.35%		6.06%
otal QLD		12.58%		11.67%
\ Inner city		0.00%		0.00%
A - Inner city				
A - Metro A - Non metro		1.84%		0.00%
non metro Otal SA		0.00% 1.84%		0.00% 0.00%
AS - Inner city		0.00%		0.00%
AS - Metro		0.00%		0.00%
AS - Non metro		0.23%		0.21%
otal TAS		0.23%		0.21%
C - Inner city		0.00%		0.00%
IC - Metro		18.32%		19.31%
C - Non metro		3.05%		2.40%
otal VIC		21.37%		21.71%
/A - Inner city		0.00%		0.00%
/A - Metro		11.83%		13.69%
VA - Non metro		0.98%		1.15%
otal WA		12.81%		14.84%
otal Inner City		0.00%		0.00%
otal Metro		80.59%		80.62%
otal Non Metro		19.41%		19.38%
otal		100.00%		100.00%
RREARS \$ % (scheduled balance basis)	31-60	61-90	90+	Total
ct-16	0.00%	0.00%	0.00%	0.00%
ov-16	0.00%	0.00%	0.00%	0.00%
ec-16	0.00%	0.00%	0.00%	0.00%
n-17	0.83%	0.00%	0.00%	0.83%
b-17	0.82%	0.23%	0.00%	1.05%
ar-17	0.00%	0.00%	0.23%	0.23%
or-17	1.69%	0.00%	0.00%	1.69%
ay-17	0.86%	0.24%	0.00%	1.11%
n-17	0.00%	0.00%	0.00%	0.00%
l-17	0.00%	0.00%	0.00%	0.00%
ORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
ct-16	-	-		
ov-16	-	-		
ec-16	-	-		
n-17 b-17	-	-		
b-1/ ar-17	-	-		
r-17	- -	-		
n-17 ny-17	-	-		
n-17	-	-		
-17	-	-		
OPTGAGE IN POSSESSION	N= = £ A ===			
ORTGAGE IN POSSESSION	No of Accounts NIL	Amount (\$) NIL		
17	NIL	NIL		
			LMI payment (A\$)	Net loss