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

 Transaction Name:
 CRD2 Pool

 Closing Date:
 Tuesday, 27th September 2016

 Maturity Date:
 Friday, 21th February 2048

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	<u>At Issue</u>	<u>Jul - 19</u>
Total pool size:	\$37,471,684.83	\$17,750,926.00
Total Number Of Loans (UnConsolidated):	198	105
Total number of loans (consolidating split loans):	102	54
Average loan Size:	\$367,369.46	\$328,720.85
Maximum loan size:	\$975,462.15	\$730,619.29
Total property value:	\$63,989,318.00	\$33,011,157.00
Number of Properties:	109	57
Average property value:	\$587,057.96	\$579,143.11
Average current LVR:	62.05%	56.46%
Average Term to Maturity (months):	310.64	273.19
Maximum Remaining Term to Maturity (months): Weighted Average Seasoning (months):	351.12 34.16	316.14 69.35
Weighted Average Current LVR:	66.21%	62.93%
Weighted Average Term to Maturity (months):	316.44	280.77
% of pool with loans > \$500,000:	43.27%	32.46%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	88.42%	103.83%
% Fixed Rate Loans(Value):	26.24%	7.33%
% Interst Only loans (Value):	33.60%	11.64%
Weighted average mortgage interest:	4.42%	4.05%
Investment Loans:	24.09%	23.42%
Outstanding Balance Distribution	\$ % at Issue	<u>Jul - 19</u>
> \$0 and ≤ \$100,000	1.50%	1.85%
> \$100,000 and ≤ \$150,000	1.60%	0.81%
> \$150,000 and \(\frac{\$200,000}{\$250,000} \)	2.78%	4.39%
> \$200,000 and \(\leq \) \$250,000	2.37% 11.74%	6.23%
> \$250,000 and ≤ \$300,000 > \$300,000 and ≤ \$350,000	10.47%	15.63% 9.44%
> \$350,000 and ≤ \$400,000	11.79%	9.44% 8.40%
> \$400,000 and ≤ \$450,000 > \$400,000 and ≤ \$450,000	6.74%	7.03%
> \$450,000 and ≤ \$500,000 > \$450,000 and ≤ \$500,000	7.75%	13.75%
> \$500,000 and ≤ \$550,000	16.68%	8.82%
> \$550,000 and ≤ \$600,000	12.43%	16.12%
> \$600,000 and ≤ \$650,000	1.71%	3.41%
> \$650,000 and ≤ \$700,000	1.79%	0.00%
> \$700,000 and ≤ \$750,000	5.85%	4.12%
> \$750,000 and ≤ \$800,000	0.00%	0.00%
> \$800,000 and ≤ \$850,000	2.20%	0.00%
> \$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%	0.00%
Total	100.00%	100.00%
Outstanding Balance LVR Distribution	\$ % at Issue	<u>Jul - 19</u>
> 0% and ≤ 25%	1.86%	4.14%
> 25% and ≤ 30% > 30% and ≤ 35%	2.51%	1.15%
> 35% and ≤ 40%	1.31% 4.03%	3.91% 2.45%
> 40% and ≤ 45%	2.97%	0.00%
> 45% and ≤ 50%	5.16%	7.90%
> 50% and ≤ 55%	6.56%	11.79%
> 55% and ≤ 60%	4.63%	6.33%
> 60% and ≤ 65%	14.14%	10.85%
> 65% and ≤ 70%	4.72%	7.05%
> 70% and ≤ 75%	13.09%	23.38%
> 75% and ≤ 80%	20.90%	11.96%
> 80% and ≤ 85%	7.76%	5.00%
> 85% and ≤ 90%	10.34%	1.73%
> 90% and ≤ 95%	0.00%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
> 100%	0.00%	2.35%
Total	100.00%	100.00%
Mortgage Insurance	\$ % at Issue	<u>Jul - 19</u>
Genworth	18.86%	19.51%
QBE	0.00%	0.00%
Total	18.86%	19.51%

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