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: Triday, 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 (a simplemented 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.

<u>COLLATERAL INFORMATION</u>	<u>At Issue</u>	<u>Aug - 20</u>
Total pool size:	\$37,471,684.83	\$14,259,242.79
Total Number Of Loans (UnConsolidated):	198	87
Total number of loans (consolidating split loans):	102	46
Average loan Size:	\$367,369.46	\$309,983.54
Maximum loan size:	\$975,462.15	\$735,405.22
Total property value:	\$63,989,318.00	\$27,020,966.00
Number of Properties:	109	47
Average property value:	\$587,057.96	\$574,914.17
Average current LVR:	62.05%	54.87%
Average Term to Maturity (months):	310.64	256.61
Maximum Remaining Term to Maturity (months):	351.12	303.09
Weighted Average Seasoning (months):	34.16	82.43
Weighted Average Current LVR:	66.21%	60.72%
Weighted Average Term to Maturity (months):	316.44	266.83 24.42%
% of pool with loans > \$500,000:	43.27%	
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	88.42%	100.78%
% Fixed Rate Loans(Value):	26.24% 33.60%	11.00% 0.16%
% Interst Only loans (Value):		
Weighted average mortgage interest:	4.42%	3.31%
Investment Loans:	24.09%	24.22%
Outstanding Balance Distribution	\$ % at Issue	Aug - 20
> \$0 and ≤ \$100,000	1.50%	1.86%
> \$100,000 and ≤ \$150,000	1.60%	1.95%
> \$150,000 and ≤ \$200,000	2.78%	7.76%
> \$200,000 and ≤ \$250,000	2.37%	4.59%
> \$250,000 and ≤ \$300,000	11.74%	17.25%
> \$300,000 and ≤ \$350,000	10.47%	13.91%
> \$350,000 and ≤ \$400,000	11.79%	2.52%
> \$400,000 and ≤ \$450,000	6.74%	8.99%
> \$450,000 and ≤ \$500,000	7.75%	16.75%
> \$500,000 and ≤ \$550,000	16.68%	7.19%
> \$550,000 and ≤ \$600,000	12.43%	12.07%
> \$600,000 and ≤ \$650,000	1.71%	0.00%
> \$650,000 and ≤ \$700,000	1.79%	0.00%
> \$700,000 and ≤ \$750,000	5.85%	5.16%
> \$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 > \$950,000 and ≤ \$1,000,000	0.00% 2.60%	0.00% 0.00%
> 5950,000 and \$ \$1,000,000 Total	100.00%	100.00%
Outstanding Balance LVR Distribution	\$ % at Issue	Aug - 20
> 0% and ≤ 25%	1.86%	4.48%
> 25% and ≤ 30%	2.51%	1.34%
> 30% and ≤ 35%	1.31%	4.01%
> 35% and ≤ 40%	4.03%	4.16%
> 40% and ≤ 45%	2.97%	0.00%
> 45% and ≤ 50%	5.16%	8.29%
> 50% and ≤ 55%	6.56%	12.12%
> 55% and ≤ 60%	4.63%	12.30%
> 60% and ≤ 65%	14.14%	6.53%
> 65% and ≤ 70%	4.72%	13.68%
> 70% and ≤ 75%	13.09%	15.31%
> 75% and ≤ 80%	20.90%	9.29%
> 80% and ≤ 85%	7.76%	3.51%
> 85% and ≤ 90%	10.34%	2.15%
> 90% and ≤ 95%	0.00%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
> 100% Total	0.00% 100.00%	2.84% 100.00%
1000	100.00%	100.00%
Mortgage Insurance	\$ % at Issue	<u>Aug - 20</u>
Genworth	18.86%	19.72%
QBE	0.00%	0.00%
Total	18.86%	19.72%

	Seasoning Analysis > 3 mths and ≤ 6 mths		\$ % at Issue 0.00%		Aug - 20 0.00%
2 mm and a 4 15 mm 2 mm					
Section 1995					
Seminare of Seminary 1997 1998					
Seminor of					
Man March 17 mm					
2 miles and 4 flemms	> 48 mths and ≤ 60 mths		2.71%		3.35%
Set miles and 15 Senates 1,25 kg					
1901 1907 1908	> 96 mths and ≤ 108 mths		2.42%		0.00%
Company Comp					
ACT - Notes 1.50%					
ACT - Notes 1.50%	Coornabie Distribution		¢ 0/ at lassa		Aug. 20
TOTAL ACT 0.099 0.					
New Network 14.1996 15.0000 15.00000 15.00000 15.000000 15.000000 15.000000 15.000000 15.000000 15.000000000000000000000000000000000000	Total ACT		0.99%		
New Network 14.1996 15.0000 15.00000 15.00000 15.000000 15.000000 15.000000 15.000000 15.000000 15.000000000000000000000000000000000000	NSW - Inner city		0.00%		0.00%
Total INSW TT- Metro OD05 TT- Metro OD05 TT- Metro OD05 OD0					
NT - Merin merino 0.00%					
March Control Contro	Total NSW		50.18%		62.27%
Column C	NT - Metro		0.00%		0.00%
CLD - Inner city					
CD - Nomeron	Total NI		0.00%		0.00%
CLU	QLD - Inner city		0.00%		0.00%
SA - Inner city					
S Nom mettro					
SA-Nonmerco					
TAS - Inner city TAS - Merro 1AS - Merro 1BASTA 1AS - Merro 1BASTA 1AS - Merro 1BASTA 1AS - Merro 1BASTA 1AS - Merro 1AS - Mer					
TAS- Nerro	Total SA				
TAS - Nemetro	TAS - Inner city		0.00%		0.00%
Total TAS 0.00%					
VIC - Inner city 0.00% 0.00% VIC - Nom metro 18.32% 19.75% Total VIC 21.37% 16.65% WA- Metro 11.00% 0.00% WA- Metro 11.00% 12.00% WA- Metro 11.00% 12.00% Total WA 0.00% 0.00% Total WA 0.00% 0.00% Total Metro 0.00% 0.00% Total Metro 0.00% 0.00% Total Metro 19.41% 10.00% 0.00% ARREAS 5.% (scheduled balance basis) 31.60 61.90 90. Total ARREAS 5.% (scheduled balance basis) 31.60 51.90 90. Total ARREAS 5.% (scheduled balance basis) 31.60 51.90 90. Total ARREAS 5.% (scheduled balance basis) 31.60 51.90 90. Total ARREAS 5.% (scheduled balance basis) 31.60 51.90 90. Total ARREAS 5.% (scheduled balance basis) 31.60 51.90 90. 00. 00.					0.36%
VC - Non metro 18.3 2% 10.75% 3.94% 16.69% 10.75% 16.69% 10.75% 16.69% 10.75% 16.69% 10.75% 16.69% 10.75% 16.69% 10.75% 10	Total TAS		0.23%		0.36%
Vicinity 1,459%	VIC - Inner city		0.00%		0.00%
Total VIC 21.37% 14.69% WA - Inner city 0.00% 0.00% WA - Norn metro 19.98% 2.27% Total WA Con metro 19.98% 2.27% Total WA Con metro 10.00% 0.00% Total WA Control 80.59% 7.457% Total Monthero 19.41% 25.03% Total WA Control 19.00% 0.00% 0.00% Total Monthero 100.00% 0.00% 0.00% Total Storn Metro 100.00% 0.00% 0.00% Total Storn Metro 0.00% 0.00% 0.00% Sep-19 0.00% 0.00% 0.00% 0.00% Nov-19 0.00% <td></td> <td></td> <td></td> <td></td> <td></td>					
WA - Inner city 0.00% 0.00% WA - Morn metro 11.83% 21.51% Total IWA 12.81% 5.42% Total IWA 0.00% 0.00% Total IMER City 0.00% 0.00% Total Metro 80.59% 7.439% Total IMER City 19.41% 25.03% Total IMER City 10.00% 0.00% 0.00% ARREARS \$% (scheduled balance basis) 31.60 \$1.94 90.* Total ARREARS \$% (scheduled balance basis) 31.60 \$0.90% 0.00%					
WA - Norm netro 1.1 83% 1.3 15% 2.2 17% 1.2 81% 1.5 42% 1.2 81% 1.5 42% 1.2 81% 1.5 42% 1.2 81% 1.5 42% 1.2 81% 1.5 42	Total vic		21.57%		14.05%
MA - Non-metro 1.0 sm/s 2.27% 15.42% 1					
Total Inner City 0.00% 0.00% Total Metro 80.59% 74.97% Total Metro 19.41% 25.03% Total Metro 19.41% 25.03% Total Comment 19.41% 25.03% ARREARS \$ % (scheduled balance basis) 31.60 61.90 90+ Total Sep-19 0.00%					
Total More Total Non-Metro 88.059% 19.411% 15.00% 174.97% 10.000% Total Total Non-Metro 1.00.00% 1.00.00% 1.00.00% ARREASS \$ % (scheduled balance basis) 31.50 61.90 90* Total Total Sep-19 0.00% 2.24% May-20 1.05% 0.00% 0.00% 2.43% 2.43% 2.43% 2.43% 2.43% 2.43% 2.43% 2.43% 2.43% 2.43% 2.43% 2.43% 2.42% 2.00.00% 0.00% 0.00% 0.00%					
Total More Total Non-Metro 88.059% 19.411% 15.00% 174.97% 10.000% Total Total Non-Metro 1.00.00% 1.00.00% 1.00.00% ARREASS \$ % (scheduled balance basis) 31.50 61.90 90* Total Total Sep-19 0.00% 2.24% May-20 1.05% 0.00% 0.00% 2.43% 2.43% 2.43% 2.43% 2.43% 2.43% 2.43% 2.43% 2.43% 2.43% 2.43% 2.43% 2.42% 2.00.00% 0.00% 0.00% 0.00%	Table of Charles		0.000/		0.00%
Total 19.41% 25.03% 100.00%					
REFERENCE Signature Sign	Total Non Metro		19.41%		25.03%
Sep-19	Total		100.00%		100.00%
Decision					
Nov-19	· · · · · · · · · · · · · · · · · · ·				
Inn-20					
Feb-20					
Mar 20					
May-20					
Jun-20					
Jul-20					
No of Accounts Amount (\$)					
Sep-19	Aug-20	0.00%	0.00%	2.42%	2.42%
Sep-19	MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
Nov-19	·	-			
Dec-19		-	-		
Jan-20		-	-		
Mar-20		-	-		
Apr-20 15.00 2,627,689.93 May-20 15.00 2,633,804.40 Jun-20 17.00 2,870,883.47 Jul-20 17.00 2,872,135.66 Aug-20 17.00 2,869,981.75 Incl. COVID-19 HARDSHIP Mar-20 13.00 2,283,363.85 May-20 13.00 2,283,363.85 May-20 15.00 2,284,313.66 Jul-20 15.00 2,524,313.66 Jul-20 15.00 2,524,313.66 Jul-20 15.00 2,524,913.0 Aug-20 15.00 2,524,91.30 Aug-20 2,524,91.30 Aug-20 2,524,91.30 Aug-20 2,524,91.30 Aug-20 3,524,91.30 Aug-20 3,524,9		-	-		
May-20		- 15.00	2.627.689.93		
Jul-20	May-20	15.00	2,633,804.40		
Aug-20 17.00 2,869,981.75 Incl. COVID-19 HARDSHIP No of Accounts Amount (\$) Mar-20	lun=20				
No of Accounts		17.00	2,0/2,135.00		
Mar-20	Jul-20		2,869,981.75		
Apr-20 13.00 2,283,363.85 May-20 13.00 2,284,30.53 Jun-20 15.00 2,524,313.66 Jul-20 15.00 2,524,941.30 Aug-20 15.00 2,524,920.71 MORTGAGE IN POSSESSION No of Accounts NIL NIL PRINCIPAL LOSS Gross Loss LMI claim (A\$) LMI payment (A\$) Net loss	Jul-20 Aug-20	17.00			
May-20	Jul-20 Aug-20 Incl. COVID-19 HARDSHIP	17.00 No of Accounts			
Jul-20	Jul-20 Aug-20 Incl. COVID-19 HARDSHIP Mar-20	17.00 No of Accounts	Amount (\$)		
Aug-20 15.00 2,524,920.71 MORTGAGE IN POSSESSION No of Accounts NIL Amount (\$) NIL PRINCIPAL LOSS Gross Loss LMI claim (A\$) LMI payment (A\$) Net loss	Jul-20 Aug-20 Incl. COVID-19 HARDSHIP Mar-20 Apr-20 May-20	17.00 No of Accounts - 13.00 13.00	Amount (\$) - 2,283,363.85 2,288,430.53		
MORTGAGE IN POSSESSION No of Accounts NIL PRINCIPAL LOSS Gross Loss LMI claim (A\$) LMI payment (A\$) Net loss	Jul-20 Aug-20 Incl. COVID-19 HARDSHIP Mar-20 Apr-20 May-20 Jun-20	17.00 No of Accounts - 13.00 13.00 15.00	Amount (\$) 2,283,363.85 2,288,430.53 2,524,313.66		
NIL NIL PRINCIPAL LOSS Gross Loss LMI claim (A\$) LMI payment (A\$) Net loss	Jul-20 Aug-20 Incl. COVID-19 HARDSHIP Mar-20 Apr-20 May-20 Jul-20	17.00 No of Accounts 13.00 13.00 15.00 15.00	Amount (\$) 2,283,363.85 2,288,430.53 2,524,313.66 2,524,941.30		
PRINCIPAL LOSS Gross Loss LMI claim (A\$) LMI payment (A\$) Net loss	Jul-20 Aug-20 Incl. COVID-19 HARDSHIP Mar-20 Apr-20 May-20 Jun-20 Jul-20 Aug-20	17.00 No of Accounts 13.00 13.00 15.00 15.00 15.00	Amount (\$) 2,283,363.85 2,288,430.53 2,524,313.66 2,524,941.30 2,524,920.71		
	Jul-20 Aug-20 Incl. COVID-19 HARDSHIP Mar-20 Apr-20 May-20 Jun-20 Jul-20 Aug-20	17.00 No of Accounts 13.00 13.00 15.00 15.00 15.00 No of Accounts	Amount (\$) 2,283,363.85 2,288,430.53 2,524,313.66 2,524,941.30 2,524,920.71 Amount (\$)		
Total	Jul-20 Aug-20 Incl. COVID-19 HARDSHIP Mar-20 Apr-20 May-20 Jul-20 Jul-20 Jul-20 Aug-20 MORTGAGE IN POSSESSION	17.00 No of Accounts 13.00 13.00 15.00 15.00 15.00 No of Accounts NIL	Amount (\$) 2,283,363.85 2,288,430.53 2,524,341.3.66 2,524,941.30 2,524,920.71 Amount (\$) NIL		
	Jul-20 Aug-20 Incl. COVID-19 HARDSHIP Mar-20 Apr-20 May-20 Jul-20 Jul-20 Jul-20 Aug-20 MORTGAGE IN POSSESSION	17.00 No of Accounts 13.00 13.00 15.00 15.00 15.00 No of Accounts NIL	Amount (\$) 2,283,363.85 2,288,430.53 2,524,341.3.66 2,524,941.30 2,524,920.71 Amount (\$) NIL	LMI payment (A\$)	Net loss

\$ % at Issue

Aug - 20

Seasoning Analysis