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

Transaction Name: CRD2 Pool

Closing Date: Thursday, 28th June 2018
Maturity Date: Friday, 11th June 2049
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.

COLLATERAL INFORMATION	At Issue	<u>Sep - 18</u>
Total pool size:	\$49,574,162	\$45,747,149.40
Total Number Of Loans (UnConsolidated):	246	230
Total number of loans (consolidating split loans):	199	186
Average Ioan Size:	\$249,116	\$245,952.42
Maximum loan size:	\$953,898	\$951,804.46
Total property value:	\$102,995,758	\$95,723,198.00
Number of Properties: Average property value:	199 \$517,567	186 \$514,640.85
Average current LVR:	54.02%	53.41%
Average Term to Maturity (months):	302.71	300.03
Maximum Remaining Term to Maturity (months):	348.20	344.19
Weighted Average Seasoning (months):	35.11	38.21
Weighted Average Current LVR:	61.43%	60.99%
Weighted Average Term to Maturity (months):	317.93	315.77
% of pool with loans > \$500,000:	10.37%	11.21%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR: % Fixed Rate Loans(Value):	89.27% 4.58%	96.45% 4.07%
% Interst Only loans (Value):	25.62%	24.91%
Weighted average mortgage interest:	4.18%	4.26%
Investment Loans:	20.17%	19.75%
Outstanding Balance Distribution	\$ % at Issue	<u>Sep - 18</u>
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	2.93%	3.22%
> \$100,000 and ≤ \$150,000	5.61%	4.75%
> \$150,000 and ≤ \$200,000	6.13%	6.66%
> \$200,000 and < \$250,000	14.09% 23.08%	19.19% 21.71%
> \$250,000 and ≤ \$300,000 > \$300,000 and ≤ \$350,000	28.83%	22.79%
> \$350,000 and \( \leq \frac{400,000}{200} \)	5.22%	6.46%
> \$400,000 and ≤ \$450,000	0.87%	0.93%
> \$450,000 and ≤ \$500,000	2.87%	3.09%
> \$500,000 and ≤ \$550,000	2.09%	2.24%
> \$550,000 and ≤ \$600,000	2.30%	2.46%
> \$600,000 and ≤ \$650,000	2.53%	2.76%
> \$650,000 and ≤ \$700,000	0.00%	0.00%
> \$700,000 and ≤ \$750,000	0.00% 1.54%	0.00% 1.67%
> \$750,000 and ≤ \$800,000 > \$800,000 and ≤ \$850,000	0.00%	0.00%
> \$850,000 and \( \leq \) \$900,000	0.00%	0.00%
> \$900,000 and ≤ \$950,000	0.00%	0.00%
> \$950,000 and ≤ \$1,000,000	1.92%	2.08%
Total	100.00%	100.00%
Outstanding Balance LVR Distribution	\$ % at Issue	<u>Sep - 18</u>
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	6.84%	7.17%
> 25% and ≤ 30%	3.93%	2.63%
> 30% and ≤ 35% > 35% and ≤ 40%	4.50% 4.89%	5.60% 4.63%
> 40% and ≤ 45%	4.93%	4.84%
> 45% and ≤ 50%	3.58%	2.47%
> 50% and ≤ 55%	6.07%	7.07%
> 55% and ≤ 60%	5.30%	7.27%
> 60% and ≤ 65%	3.14%	4.10%
> 65% and ≤ 70%	8.98%	8.81%
> 70% and ≤ 75%	7.85%	6.88%
> 75% and ≤ 80%	27.71%	27.68%
> 80% and ≤ 85% > 85% and ≤ 90%	8.60% 3.69%	8.46% 1.84%
> 90% and ≤ 95%	0.00%	0.00%
> 95% and ≤ 100%	0.00%	0.56%
Total	100.00%	100.00%

Second   S	lortgage Insurance		\$ % at Issue		Sep -
Marchan   1998	enworth 				20.1
Secretary Control	BE singured				
Tentar and C & Familian	otal				100.0
Tentar and C & Familian					
Interest and 5 of miles   0.00%   0.	easoning Analysis				Sep -
Interest and 1   2   1   1   1   1   1   1   1   1					
Teach and 1.5   Teach and 1.					
2 mits and 15 mits   3.8 ASK   0.00 mits and 15 mits   1.1 ASK					
S of this and   S of this mines   11.00 ft					
Section of 2 - 5 mins   1.10	15 mths and ≤ 18 mths				29.4
Amb and 2 S miths   8.22%   1.50	18 mths and ≤ 21 mths		9.71%		16.8
Comba and Common	21 mths and ≤ 24 mths		6.75%		13.0
Section   Sect	24 mths and ≤ 36 mths		8.32%		15.0
Combined   3.23%   3	36 mths and ≤ 48 mths		6.08%		4.7
2   2   2   2   2   2   2   2   2   2	18 mths and ≤ 60 mths		3.83%		4.2
A mits and \$50 mits   1.58%   1.25%					3.9
Sembs and \$1 500 mbs   0.026   0.006					
1.378					
20 mbs					
Separation   S. S. at Issue   S. S. S. S. S. S. S. S. At Issue   S.					
Second   Statistics   Second   Statistics   Second   Se					
T. Metro  al ACT  1 011%  W. Homer city  1 1903%  1 2814  Net no metro  0 0,515%  Nen metro  0 0,00%  Nen metro  0 0,00%  Nen metro  1 1,276%  1 2,146%  1 2,246%  Nen metro  1 1,276%  1 2,131%  1 2,131%  1 2,131%  1 2,131%  1 3,146%  1			100.00%		100.0
T. Metro  1.01% 1.01% 1.01% 1.01% 1.01% 1.01% 1.01% 1.01% 1.00% 1.	eographic Distribution		\$ % at Issue		Sep -
N- Neror city	= :				1.0
M-Metro 19.03% 13.18 15.28% 15	tal ACT		1.01%		1.0
M-Metro 19.03% 13.18 15.28% 15					
M- Non metro  15.28% 14.18					0.0
AMERICAN   34.30%   33.2					18.1
Metro					15.0
Non metro   0.00%   0.00	tal NSW		34.30%		33.2
Nonmertor   0.00%   0.01					
D - Inner city					
D - Inner city					
De Metro De Noom metro 12,76% 12,600 13,14% 12,91% 12,191% 12,	tal NT		0.51%		0.5
De Metro De Noom metro 12,76% 12,600 13,14% 12,91% 12,191% 12,	D. January etc.		0.000/		0.0
9 - Non metro 1					
Inter city					
Inner city					
- Metro	tal QED		21.5170		21.5
- Metro	- Inner city		0.00%		0.0
Non metro					6.2
S - Inner city	- Non metro				
S - Inner city					7.1
S - Metro 2.49% 2.8 5 - Non metro 0.00% 0.00% 0.00 11 Tab 2.72% 0.00 11 Tab 2.72% 0.00 11 Tab 3.45% 0.00 12 - Metro 1.78% 1.8 13.0 13.0 14 - Metro 1.78% 0.00 14 - Metro 1.78% 0.00 15 - Non metro 1.55% 0.00 16 - Metro 1.55% 0.00 16 - Non metro 1.55% 0.00 17 - Non metro 1.55% 0.00 18 - Non metro 1.55% 0.0					
5 - Non metro to tail TAS 2.72% 3.0  1 tail TAS 2.72% 3.0  2 - Inner city 0.00% 0.00% 0.00  - Metro 1.77.8% 18.1  2 - Non metro 3.4.5% 3.6  A - Inner city 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.1000  A - Metro 9.8.4% 9.5  A - Non metro 1.5.5% 1.1  tail War 1.1.39% 1.1  tail War 1.1.39% 1.1  tail War 1.1.39% 0.23% 0.00	S - Inner city		0.23%		0.2
Table	S - Metro		2.49%		2.8
C-inner city 0.00% 0.00% 18.1 C-Metro 17.78% 18.1 C-Non metro 3.4.5% 3.6 A-inner city 0.00% 0.00% 21.23% 21.23% 3.6 A-inner city 0.00% 0.00% 0.00% 0.5 A- Metro 9.8.4% 9.5 A- Non metro 1.5.5% 16.5 Lai WA 11.39% 11.2 Lai Inner City 0.23% 0.23% 0.23% 0.23% 0.22% 0.23	S - Non metro		0.00%		0.0
1.7.8%	tal TAS		2.72%		3.0
1.7.8%					
C- Non metro	C - Inner city				0.0
A - Inner city					18.1
A - Inner city 0.00% 0.00% 9.84% 9.55 A - Non metro 1.55% 1.6 tal WA 11.39% 1.12 tal Inner City 0.23% 0.2 tal Inner City 0.23% 0.2 tal Inner City 0.23% 0.2 tal Metro 69.34% 69.2 tal Non Metro 30.43% 30.5 tal 1.2 10.00% 0.0	C - Non metro				3.6
A - Metro 9.84% 9.54 A - Non metro 1.55% 1.6 A - Non metro 1.50% 1.6 A - Non metro 1.5 A - Non m	tal VIC		21.23%		21.8
A - Metro 9.84% 9.54 A - Non metro 1.55% 1.6 A - Non metro 1.50% 1.6 A - Non metro 1.5 A - Non m					
A-Nonmetro 1.55% 1.6  tal WA 11.39% 11.2  tal Inner City 0.23% 0.2  tal Metro 69.34% 69.2  tal Metro 30.43% 30.35%  tal Inner City 100.00% 100.00% 100.00  IREARS 5 % (scheduled balance basis) 31.60 61.90 90.1  IREARS 5 % (scheduled balance basis) 0.00%					
tal WA     11.39%     11.2       tal Inner City     0.23%     69.2       tal Metro     69.34%     69.2       tal Non Metro     30.43%     30.5       tal     100.00%     0.00%     100.0       REARS 5 % (scheduled balance basis)     31-60     61-90     90+     Total       -18     0.00%     0.00%     0.00%     0.00%     0.00%       g-18     0.00%     0.00%     0.00%     0.00%       DRTGAGE SAFETY NET     Accounts     2     380,299       g-18     2     380,299       g-18     2     380,299       g-18     2     380,078       ORTGAGE IN POSSESSION       Accounts     No of Accounts       NIL     NIL       NIL     NIL       No. of Ioans     LMI payment (AS)     Net loss       LINCIPALLOSS					
Accounts					
tal Metro         69.34%         69.2           tal Non Metro         30.43%         30.5           tal         100.00%         100.00%           IREARS \$ % (scheduled balance basis)         31.60         61.90         90+         Total           -18         0.00%         0.00%         0.00%         0.00%           g-18         0.00%         0.00%         0.00%         0.00%           DRTGAGE SAFETY NET         Accounts         2         380,299           g-18         2         379,714         2           p-18         2         379,714           p-18         2         380,078    ORTGAGE IN POSSESSION  Accounts  NIL NIL NIL  NIL NIL  NIL NIL NIL  No. of Ionic Ionic (AS) I	tai wa		11.39%		11.2
tal Metro         69.34%         69.2           tal Non Metro         30.43%         30.5           tal         100.00%         100.00%           IREARS \$ % (scheduled balance basis)         31.60         61.90         90+         Total           -18         0.00%         0.00%         0.00%         0.00%           g-18         0.00%         0.00%         0.00%         0.00%           DRTGAGE SAFETY NET         Accounts         2         380,299           g-18         2         379,714         2           p-18         2         379,714           p-18         2         380,078    ORTGAGE IN POSSESSION  Accounts  NIL NIL NIL  NIL NIL  NIL NIL NIL  No. of Ionic Ionic (AS) I	tal Inner City		U 23%		0.2
tal Non Metro         30.43%         30.5           tal         100.00%         100.00%           IREARS 5 % (scheduled balance basis)         31.60         61.90         90+         Total           -18         0.00%         0.00%         0.00%         0.00%         0.00%           g-18         0.00%         0.00%         0.00%         0.00%         0.00%           DORTGAGE SAFETY NET         Accounts         Accounts         4         2         380,299         380,299         380,299         380,078         9         18         2         380,078         380,078         18         18         2         380,078         18 </td <td></td> <td></td> <td></td> <td></td> <td></td>					
Total   100.00%   100.00					
-18					100.0
-18					
9-18 0.00% 0	REARS \$ % (scheduled balance basis)	<u>31-60</u>		<u>90+</u>	<u>Total</u>
No of Amount (\$)   Amount (\$)	-18	0.00%	0.00%	0.00%	0.00%
No of Amount (\$)   Amount (\$)					
Accounts   2   380,299   2   379,714   2   380,078   2	p-18	0.00%	0.00%	0.00%	0.00%
Accounts					
18	ORTGAGE SAFETY NET		Amount (5)		
2   379,714     2   380,078			380,299		
2 380,078    No of Accounts   Nil   Nil					
DRTGAGE IN POSSESSION Accounts 18 No. of NIL NIL No. of LMI claim (AS) LMI payment (AS) Net loss INCIPAL LOSS					
-18 NIL NIL  No. of LMI claim (A\$) LMI payment (A\$) Net loss loans	ORTGAGE IN POSSESSION		Amount (\$)		
INCIPAL LOSS			NIL		
INCIPAL LOSS					
INCIPAL LOSS			LMI claim (A\$)	LMI payment (A\$)	Net loss
		loans			
	INCIPAL LOSS	·			