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

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 (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 - 19</u>
Total pool size:	\$49,574,162	\$35,870,124.71
Total Number Of Loans (UnConsolidated):	246	188
Total number of loans (consolidating split loans):	199	156
Average loan Size:	\$249,116	\$229,936.70
Maximum loan size:	\$953,898	\$945,037.20
Total property value:	\$102,995,758	\$79,375,998.00
Number of Properties: Average property value:	199 \$517,567	156 \$508,820.50
Average property value: Average current LVR:	54.02%	49.31%
Average Term to Maturity (months):	302.71	282.95
Maximum Remaining Term to Maturity (months):	348.20	332.19
Weighted Average Seasoning (months):	35.11	51.15
Weighted Average Current LVR:	61.43%	59.03%
Weighted Average Term to Maturity (months):	317.93	302.08
% of pool with loans > \$500,000: % of pool (amount) LoDoc Loans:	10.37% 0.00%	14.29% 0.00%
Maximum Current LVR:	89.27%	96.25%
% Fixed Rate Loans(Value):	4.58%	1.52%
% Interst Only loans (Value):	25.62%	19.00%
Weighted average mortgage interest:	4.18%	3.87%
Investment Loans:	20.17%	17.41%
Outstanding Balance Distribution ≤ \$0	<u>\$ % at Issue</u> 0.00%	<u>Sep - 19</u> 0.00%
≤ 50 > \$0 and ≤ \$100,000	2.93%	3.78%
> \$100,000 and \le \$150,000	5.61%	7.20%
> \$150,000 and ≤ \$200,000	6.13%	10.19%
> \$200,000 and ≤ \$250,000	14.09%	17.45%
> \$250,000 and ≤ \$300,000	23.08%	17.40%
> \$300,000 and ≤ \$350,000	28.83%	19.14%
> \$350,000 and ≤ \$400,000	5.22%	2.98%
> \$400,000 and ≤ \$450,000	0.87%	3.56%
> \$450,000 and ≤ \$500,000 > \$500,000 and ≤ \$550,000	2.87% 2.09%	4.01% 2.88%
> \$550,000 and \(\) \$600,000	2.30%	3.11%
> \$600,000 and ≤ \$650,000	2.53%	1.72%
> \$650,000 and ≤ \$700,000	0.00%	1.81%
> \$700,000 and ≤ \$750,000	0.00%	0.00%
> \$750,000 and ≤ \$800,000	1.54%	2.13%
> \$800,000 and ≤ \$850,000	0.00%	0.00%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000	0.00% 0.00%	2.63%
> \$950,000 and ≤ \$1,000,000	1.92%	0.00%
Total	100.00%	100.00%
Outstanding Balance LVR Distribution	\$ % at Issue	<u>Sep - 19</u>
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	6.84%	8.47%
> 25% and ≤ 30%	3.93%	4.60%
> 30% and ≤ 35% > 35% and ≤ 40%	4.50% 4.89%	5.22% 3.04%
> 35% and \$ 40% > 40% and \$ 45%	4.89%	5.72%
> 45% and ≤ 50%	3.58%	5.92%
> 50% and ≤ 55%	6.07%	3.16%
> 55% and ≤ 60%	5.30%	9.79%
> 60% and ≤ 65%	3.14%	5.77%
> 65% and ≤ 70%	8.98%	6.46%
> 70% and ≤ 75%	7.85%	5.50%
> 75% and ≤ 80% > 80% and ≤ 85%	27.71% 8.60%	25.42% 7.49%
> 85% and ≤ 90%	3.69%	1.84%
> 90% and ≤ 95%	0.00%	0.88%
> 95% and ≤ 100%	0.00%	0.71%
Total	100.00%	100.00%
Mortgage Insurance	\$ % at Issue	Sep - 19
Genworth QBE	20.31% 5.63%	20.27% 4.86%
Uninsured	74.05%	4.80% 74.87%
Total	100.00%	100.00%
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Socconing Analysis		\$ % at Issu			Con 10
Seasoning Analysis > 0 mths and ≤ 3 mths		0.20			Sep - 19 0.00%
> 3 mths and ≤ 6 mths		0.00	1%		0.00%
> 6 mths and ≤ 9 mths		0.00			0.00%
> 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths		0.00 38.84			0.00%
> 15 mths and ≤ 18 mths		11.04			0.11%
> 18 mths and ≤ 21 mths		9.71			0.00%
> 21 mths and ≤ 24 mths		6.75			0.00%
> 24 mths and ≤ 36 mths> 36 mths and ≤ 48 mths		8.32 6.08			57.00% 16.82%
> 48 mths and ≤ 60 mths		3.83			3.95%
> 60 mths and ≤ 72 mths		3.23			4.61%
> 72 mths and ≤ 84 mths > 84 mths and ≤ 96 mths		2.12 1.58			3.87% 3.89%
> 96 mths and ≤ 108 mths		0.26			1.44%
> 108 mths and ≤ 120 mths		1.53			0.00%
> 120 mths Total		6.51 100.00			8.30% 100.00%
Geographic Distribution ACT - Metro		\$ % at Issu 1.01			Sep - 19 0.59%
Total ACT		1.01			0.59%
NCM/ Impercia.		0.00	10/		0.000/
NSW - Inner city NSW - Metro		0.00 19.03			0.00% 17.28%
NSW - Non metro		15.28			15.27%
Total NSW		34.30	%		32.54%
NT - Metro		0.51	%		0.30%
NT - Non metro		0.00			0.00%
Total NT		0.51	.%		0.30%
QLD - Inner city		0.00	1%		0.00%
QLD - Metro		12.76			13.41%
QLD - Non metro Total QLD		9.14 21.91			9.18% 22.59%
.o.a. QLD		21.91	.,.		22.3370
SA - Inner city		0.00			0.00%
SA - Metro SA - Non metro		5.92 1.00			4.58% 1.10%
Total SA		6.93			5.69%
TAS - Inner city TAS - Metro		0.23 2.49			0.18% 2.11%
TAS - Non metro		0.00			0.00%
Total TAS		2.72	%		2.29%
VIC - Inner city		0.00	1%		0.00%
VIC - Metro		17.78			20.31%
VIC - Non metro		3.45			1.63%
Total VIC		21.23	%		21.94%
WA - Inner city		0.00	1%		0.00%
WA - Metro		9.84			12.01%
WA - Non metro		1.55			2.05%
Total WA		11.39	1%		14.07%
Total Inner City		0.23			0.18%
Total New Matrix		69.34% 30.43%			70.58%
Total Non Metro Total		30.43% 100.00%			29.23% 100.00%
ARREARS \$ % (scheduled balance basis)	31-60	61-90	90+	Total	
Oct-18	0.00%	0.00%	0.00%	0.00%	
Nov-18	0.80%	0.00%	0.00%	0.80%	
Dec-18	0.00%	0.83%	0.00%	0.83%	
Jan-19	0.00%	0.83%	0.00%	0.83%	
Feb-19	0.00%	0.00%	0.00%	0.00%	
Mar-19	0.84%	0.00%	0.00%	0.84%	
Apr-19 May-19	0.85% 0.00%	0.00% 0.86%	0.00%	0.85% 0.86%	
Jun-19	0.00%	0.00%	0.87%	0.87%	
Jul-19	0.00%	0.00%	0.91%	0.87%	
Aug-19	0.00%	0.00%	0.92%	0.92%	
Sep-19	0.00%	0.00%	0.94%	0.94%	
	Nf	Amount (\$)			
MORTGAGE SAFETY NET	<u>No of</u> Accounts	Amount (3)			
Oct-18	3	722,09			
Nov-18 Dec-18	3	724,46 726,18			
Dec-18 Jan-19	3	725,18 725,22			
Feb-19	-	-,			
Mar-19 Apr-19	-	-			
Apr-19 May-19	-	-			
Jun-19	-	-			
Jul-19	-	-			
Aug-19 Sep-19	-	-			
MODICACE IN DOSSESSION	No of	Amount (\$)			
MORTGAGE IN POSSESSION	Accounts NIL	NIL			
Oct-18					
Oct-18					
Oct-18	Gross Loss	LMI claim (A\$)	LMI_	Net loss	
Oct-18 PRINCIPAL LOSS	Gross Loss	LMI claim (A\$)	LMI payment (AS)	Net loss	