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

Transaction Name: Closing Date: Maturity Date: Payment Date: Business Day for Payments: Determination Date & Ex-Interest Date:

Note

CRD2 Pool Tuesday, 27th September 2016 Friday, 21th February 2048

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 Limited 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.

Total pool size: \$37,471,684.83 \$6,9 Total Number Of Loans (UnConsolidated): 198 Total number of loans (consolidating split loans): 102	59,842.79 51 27 57,771.96 63,023.00
	27 57,771.96
Total number of loans (consolidating split loans):	57,771.96
Total number of loans (consolidating split loans).	
Average loan Size: \$367,369.46 \$2	63.023.00
Maximum loan size: \$975,462.15 \$5	,
Total property value: \$63,989,318.00 \$16,0	46,218.00
Number of Properties: 109	27
	94,304.37
Average current LVR:62.05%	44.18%
Average Term to Maturity (months): 310.64	206.04
Maximum Remaining Term to Maturity (months): 351.12	260.94
Weighted Average Seasoning (months): 34.16	124.39
Weighted Average Current LVR: 66.21%	51.73%
Weighted Average Term to Maturity (months): 316.44	225.66
% of pool with loans > \$500,000: 43.27%	15.79%
% of pool (amount) LoDoc Loans: 0.00% Maximum Current LVR: 88.42%	0.00%
Maximum Current LVR: 88.42% % Fixed Rate Loans(Value): 26.24%	91.50% 5.29%
% Interest Only loans (Value): 26.24%	0.00%
Weighted average mortgage interest: 4.42%	6.76%
Investment Loans: 24.09%	29.13%
Weighted Average Fixed Rate:	6.39%
Weighted Average Variable Rate:	6.78%
Outstanding Balance Distribution \$% at Issue	<u>Sep - 23</u>
> \$0 and ≤ \$100,000 1.50%	3.49%
> \$100,000 and ≤ \$150,000 1.60%	3.76%
> \$150,000 and ≤ \$200,000 2.78%	8.25%
> \$200,000 and ≤ \$250,000 2.37%	6.95%
> \$250,000 and ≤ \$300,000 11.74%	15.84%
> \$300,000 and ≤ \$350,000 10.47%	9.04%
> \$350,000 and ≤ \$400,000 11.79%	10.47%
> \$400,000 and ≤ \$450,000 6.74%	6.23%
> \$450,000 and ≤ \$500,000 7.75%	20.18%
> \$500,000 and ≤ \$550,000 16.68%	7.70%
> \$550,000 and ≤ \$600,000 12.43%	8.09%
> \$600,000 and ≤ \$650,000 1.71% > \$650,000 and ≤ \$700,000 1.79%	0.00% 0.00%
	0.00%
> $$700,000 and \le $750,000$ 5.85% > $$750,000 and \le $800,000$ 0.00%	0.00%
> \$800,000 and ≤ \$850,000 2.20%	0.00%
> \$800,000 and ≤ \$850,000 2.20%	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%

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WA - Metro 11.83% 14.67% WA - Non metro 0.98% 4.15% Total WA 12.81% 18.82% Total Inner City 0.00% 0.00% Total Metro 80.59% 81.68% Total Non Metro 19.41% 18.32%	ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro	0.99% 0.99% 0.99% 41.39% 8.80% 50.18% 0.00% 0.00% 0.00% 6.23% 6.35% 12.58% 0.00% 1.84% 0.00% 1.84% 0.00% 1.84% 0.00% 1.84% 0.00% 0.23% 0.23% 0.23%	0.00% 0.00% 60.64% 62.1% 66.85% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
WA - Metro 11.83% 14.67% WA - Non metro 0.98% 4.15% Total WA 12.81% 18.82% Total Inner City 0.00% 0.00% Total Metro 80.59% 81.68% Total Non Metro 19.41% 18.32%	ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro	0.99% 0.99% 0.99% 41.39% 8.80% 50.18% 0.00% 0.00% 0.00% 6.23% 6.35% 12.58% 0.00% 1.84% 0.00% 1.84% 0.00% 1.84% 0.00% 1.84% 0.00% 0.23% 0.23% 0.23%	0.00% 0.00% 60.64% 62.1% 66.85% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
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Total WA 12.81% 18.82% Total Inner City 0.00% 0.00% Total Metro 80.59% 81.68% Total Non Metro 19.41% 18.32%	ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total VC WA - Inner city	0.99% 0.99% 0.99% 0.00% 41.39% 8.80% 50.18% 0.00% 0.00% 0.00% 6.23% 6.35% 12.58% 0.00% 1.84% 0.00% 1.84% 0.00% 1.84% 0.00% 0.23% 0.23% 0.23% 0.23% 0.23% 0.23%	0.00% 0.00% 60.64% 6.21% 66.85% 0.00% 0.00% 0.00% 6.77% 6.77% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Total Inner City 0.00% 0.00% Total Metro 80.59% 81.68% Total Non Metro 19.41% 18.32%	ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Non metro Total SA TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Metro VIC - Non metro Total VIC	0.99% 0.99% 0.99% 0.00% 41.39% 8.80% 50.18% 0.00% 0.00% 0.00% 0.00% 6.23% 6.35% 12.58% 0.00% 1.84% 0.00% 1.84% 0.00% 1.84% 0.00% 0.23% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.23% 0.00% 0.00% 0.00% 0.23% 0.00% 0.00% 0.00% 0.23% 0.00% 0.23% 0.2	0.00% 0.00% 60.64% 6.21% 66.85% 0.00% 0.00% 0.00% 0.00% 6.77% 6.77% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Total Metro 80.59% 81.68% Total Non Metro 19.41% 18.32%	ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Non metro	0.99% 0.99% 0.99% 0.00% 41.39% 8.80% 50.18% 0.00% 0.00% 0.00% 0.00% 6.23% 6.35% 12.58% 0.00% 1.84% 0.00% 1.84% 0.00% 1.84% 0.00% 1.84% 0.00% 0.23% 0.23% 0.23% 0.23% 0.23%	0.00% 0.00% 60.64% 6.21% 66.85% 0.00% 0.00% 0.00% 0.00% 6.77% 6.77% 6.77% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Total Metro 80.59% 81.68% Total Non Metro 19.41% 18.32%	ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Non metro	0.99% 0.99% 0.99% 0.00% 41.39% 8.80% 50.18% 0.00% 0.00% 0.00% 0.00% 6.23% 6.35% 12.58% 0.00% 1.84% 0.00% 1.84% 0.00% 1.84% 0.00% 1.84% 0.00% 0.23% 0.23% 0.23% 0.23% 0.23%	0.00% 0.00% 60.64% 6.21% 66.85% 0.00% 0.00% 0.00% 0.00% 6.77% 6.77% 6.77% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Total Non Metro 19.41% 18.32%	ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Non metro Total WA	0.99% 0.99% 0.99% 0.00% 41.39% 8.80% 50.18% 0.00% 0.00% 0.00% 6.23% 6.35% 12.58% 0.00% 1.84% 0.00% 1.84% 0.00% 1.84% 0.00% 0.23% 0.23% 0.23% 0.23% 0.23% 0.00% 11.83% 0.98% 12.81%	0.00% 0.00% 60.64% 6.21% 66.85% 0.00% 0.00% 0.00% 6.77% 6.77% 6.77% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.18% 1.18% 1.882%
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	ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Non metro Total VIC WA - Non metro Total WA	0.99% 0.99% 0.99% 0.00% 41.39% 8.80% 50.18% 0.00% 0.00% 0.00% 0.00% 0.00% 1.84% 0.00% 1.84% 0.00% 1.84% 0.00% 1.84% 0.00% 0.23% 0.00% 11.84% 0.00% 11.82% 0.23% 0.23% 0.00% 11.82% 0.00% 11.82% 0.00% 11.82% 0.00% 12.3% 0.00% 12.3% 0.23% 0.00% 12.3% 0.00%	0.00% 0.00% 60.64% 6.21% 66.85% 0.00% 0.00% 0.00% 0.00% 6.77% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.18% 7.55% 0.00% 14.67% 4.15% 18.82%
	ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro QLD - Inner city QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Inner city WA - Inner city WA - Inner city WA - Inner city WA - Non metro Total VIC	0.99% 0.99% 0.99% 0.00% 41.39% 8.80% 50.18% 0.00% 0.00% 0.00% 0.00% 6.23% 6.35% 12.58% 0.00% 1.84% 0.00% 1.84% 0.00% 1.84% 0.00% 0.23% 0.28% 2.137% 0.00% 11.84% 0.00% 11.83% 0.00% 11.83% 0.00% 11.82% 3.05% 2.137% 0.00% 11.83% 0.00% 11.83% 0.00% 11.83% 0.00% 11.83% 0.00% 11.83% 0.00% 11.83% 0.00% 11.83% 0.00% 11.83% 0.00% 11.83% 0.00% 11.83% 0.00% 11.83% 0.00% 11.83% 0.00% 11.83% 0.00% 11.83% 0.00% 11.83% 0.00% 11.83% 0.00% 11.83% 0.00% 12.83%	0.00% 0.00% 60.64% 6.21% 66.85% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.18% 7.55% 0.00% 14.67% 4.15% 1.82%

ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	Total
Oct-22	0.00%	0.00%	0.00%	0.00%
Nov-22	0.00%	0.00%	0.00%	0.00%
Dec-22	0.00%	0.00%	0.00%	0.00%
Jan-23	0.00%	0.00%	0.00%	0.00%
Feb-23	0.00%	0.00%	0.00%	0.00%
Mar-23	0.00%	0.00%	0.00%	0.00%
Apr-23	0.00%	0.00%	0.00%	0.00%
May-23	0.00%	0.00%	0.00%	0.00%
lun-23	3.39%	0.00%	0.00%	3.39%
Jul-23	0.00%	1.14%	0.00%	1.14%
Aug-23	0.00%	0.00%	1.16%	1.16%
Sep-23	0.00%	0.00%	1.18%	1.18%
	No of Accounts	Amount (\$)		
MORTGAGE SAFETY NET				
Oct-22	-	-		
Nov-22	-	-		
Dec-22	-	-		
lan-23	-	-		
Feb-23	-	-		
Mar-23	-	-		
Apr-23	-	-		
May-23	-	-		
Jun-23	-	-		
Jul-23	-	-		
Aug-23	-	-		
Sep-23	-	-		
	No of Accounts	Amount (\$)		
Incl. COVID-19 HARDSHIP				
Mar-22	-	-		
Apr-22	-	-		
May-22	-	-		
Jun-22	-	-		
Jul-22	-	-		
Aug-22	-	-		
Sep-22	-	-		
Oct-22	-	-		
Nov-22	-	-		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
mon once in rooseosion	NIL	NIL		
	Gross Loss	LMI claim (A\$)	LMI payment	Net loss
PRINCIPAL LOSS			(A\$)	
PRINCIPAL LOSS		-	-	-