## Article 122a of CRD2 retention of interest report for Progress 2017-1 Trust

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

Note

CRD2 Pool Tuesday, 30th May 2017 Saturday, 27th June 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 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>Oct - 22</u>
Total pool size:	\$65,024,874	\$15,370,922.94
Total Number Of Loans (UnConsolidated):	292	96
Total number of loans (consolidating split loans):	213	71
Average loan Size:	\$305,281	\$216,491.87
Maximum loan size:	\$896,000	\$684,100.68
Total property value:	\$114,094,028	\$40,613,964.00
Number of Properties:	213	71
Average property value:	\$535,653	\$572,027.66
Average current LVR:	61.40%	41.87%
Average Term to Maturity (months):	295 347	211.27 279.85
Maximum Remaining Term to Maturity (months): Weighted Average Seasoning (months):	46	114.48
Weighted Average Current LVR:	68.88%	56.21%
Weighted Average Term to Maturity (months):	307	241.68
% of pool with loans > \$500,000:	26.38%	15.71%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	88.55%	77.10%
% Fixed Rate Loans(Value):	15.36%	4.20%
% Interst Only loans (Value):	24.25%	6.06%
Weighted average mortgage interest:	4.40%	5.57%
Investment Loans:	17.80%	27.01%
Outstanding Balance Distribution	<u>\$ % at Issue</u>	<u>Oct - 22</u>
≤ \$0	0.00%	-0.09%
> \$0 and ≤ \$100,000	2.09%	3.09%
> \$100,000 and $\leq$ \$150,000	4.22%	6.06%
> \$150,000 and ≤ \$200,000	6.81%	10.39%
> \$200,000 and ≤ \$250,000	5.79%	10.15%
> \$250,000 and ≤ \$300,000	12.57%	19.96%
> \$300,000 and ≤ \$350,000	13.86%	14.66%
> \$350,000 and < \$400,000	13.16% 9.26%	2.41% 8.40%
> \$400,000 and ≤ \$450,000 > \$450,000 and ≤ \$500,000	5.88%	9.25%
> \$500,000 and $\leq$ \$550,000	8.83%	6.89%
> \$550,000 and ≤ \$600,000	5.33%	0.00%
> \$600,000 and ≤ \$650,000	2.88%	0.00%
> \$650,000 and ≤ \$700,000	2.05%	8.82%
> \$700,000 and ≤ \$750,000	3.38%	0.00%
> \$750,000 and ≤ \$800,000	1.17%	0.00%
> \$800,000 and ≤ \$850,000	0.00%	0.00%
> \$850,000 and ≤ \$900,000	2.74%	0.00%
> \$900,000 and ≤ \$950,000	0.00%	0.00%
> \$950,000 and ≤ \$1,000,000	0.00%	0.00%
Total	100.00%	100.00%
Outstanding Balance LVR Distribution	<u>\$ % at Issue</u>	<u>Oct - 22</u>
≤ 0%	0.00%	-0.09%
> 0% and ≤ 25%	4.21%	7.05%
> 25% and ≤ 30%	1.23%	2.80%
> 30% and $\leq$ 35%	1.72%	5.55%
> 35% and $\leq$ 40%	3.56%	5.15%
> 40% and ≤ 45% > 45% and ≤ 50%	2.43%	6.79% 9.87%
> 50% and $\leq$ 55%	4.24% 1.98%	3.87%
> 55% and $\leq$ 60%	3.19%	0.00%
> 60% and $\leq$ 65%	5.79%	12.71%
> 65% and $\leq$ 70%	8.02%	17.38%
> 70% and ≤ 75%	8.33%	25.51%
> 75% and ≤ 80%	24.38%	3.41%
> 80% and ≤ 85%	25.10%	0.00%
> 85% and ≤ 90%	5.82%	0.00%
> 90% and ≤ 95%	0.00%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
> 100%	100.00%	0.00%
Total	100.00%	100.00%

Mortgage Insurance		<u>\$ % at</u>		<u>Oct - 22</u>
Genworth			6.33%	34.42%
QBE Total			5.69%	7.02%
		1	8.86%	41.44%
Seasoning Analysis		<u>\$ % at</u>	Issue	Oct - 22
> 0 mths and $\leq$ 3 mths			0.42%	0.00%
> 3 mths and $\leq$ 6 mths			0.00%	0.00%
> 6 mths and $\leq$ 9 mths			0.00%	0.00%
> 9 mths and $\leq 12$ mths			0.15%	0.00%
> 12 mths and $\leq$ 15 mths			2.67%	0.00%
> 15 mths and $\leq$ 18 mths			4.86%	0.00%
> 18 mths and $\leq$ 21 mths			2.59%	0.00%
> 21 mths and $\leq$ 24 mths			2.59%	0.00%
> 24 mths and $\leq$ 36 mths			5.09%	0.00%
> 36 mths and $\leq$ 48 mths			8.42%	0.00%
> 48 mths and $\leq$ 60 mths			2.90%	0.00%
> 60 mths and $\leq$ 72 mths			5.92%	0.00%
> 72 mths and $\leq$ 84 mths			5.80%	8.96%
> 84 mths and $\leq$ 96 mths			1.12%	21.76%
> 96 mths and $\leq$ 108 mths			2.38%	28.44%
> 108 mths and $\leq$ 120 mths			2.05%	11.89%
> 120 mths			3.04%	28.94%
Total			0.00%	100.00%
Geographic Distribution		<u>\$ % at</u>	Issue	<u>Oct - 22</u>
ACT - Metro			0.62%	0.00%
Total ACT			0.62%	0.00%
NSW - Inner city			0.00%	0.00%
NSW - Metro		2	1.67%	35.73%
NSW - Non metro			8.14%	4.91%
Total NSW		2	9.81%	40.64%
NT - Metro			0.61%	2.08%
NT - Non metro			0.00%	0.00%
Total NT			0.61%	2.08%
QLD - Inner city			0.00%	0.00%
QLD - Metro		1	0.87%	5.13%
QLD - Non metro			5.16%	10.65%
Total QLD		1	6.04%	15.78%
SA - Inner city			0.00%	0.00%
SA - Metro			6.18%	3.78%
SA - Non metro			0.34%	1.17%
Total SA			6.52%	4.96%
TAS - Inner city			0.00%	0.00%
TAS - Metro			0.69%	1.46%
TAS - Non metro			0.00%	0.00%
Total TAS			0.69%	1.46%
VIC - Inner city			0.00%	0.00%
VIC - Metro			3.09%	22.19%
VIC - Non metro			1.25%	2.91%
Total VIC			4.34%	25.11%
		-		
WA - Inner city			0.00%	0.00%
WA - Metro			9.79%	9.99%
WA - Non metro			1.57%	-0.01%
Total WA			1.37%	9.98%
Total Inner City			0.00%	0.00%
Total Metro		8	3.53%	80.36%
Total Non Metro		1	6.47%	19.64%
Secured by Term Deposit			0.00%	0.00%
Total			0.00%	100.00%
ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	Total
Nov-21	0.00%	0.00%	0.99%	0.99%
Dec-21	0.00%	0.00%	1.01%	1.01%
Jan-22	0.83%	0.00%	1.01%	1.84%
Feb-22	0.00%	1.90%	0.00%	1.90%
Mar-22	1.94%	0.86%	0.00%	2.80%
Apr-22	0.00%	0.91%	0.88%	1.79%
May-22	0.00%	0.00%	0.94%	0.94%
Jun-22	0.00%	0.00%	0.00%	0.00%
Jul-22	0.00%	0.00%	0.00%	0.00%
Aug-22	0.00%	0.00%	0.00%	0.00%
Sep-22	0.00%	0.00%	0.00%	0.00%
Oct-22				
000 22	2.30%	0.00%	0.00%	2.30%

MOREGAGE SAFETY NET         Accounts           Nov-21         0         0.00           De-21         0         0.00           Jan-22         0         0.00           Fab-22         0         0.00           Mar-22         0         0.00           Jun-22         0         0.00           Sep-22         0         0.00           Oct-20         0         0.00           Mar-22         0         0.00           Inf-200         0.00         0.00           Inf-200         0.00         0.00           Mar-22         0         0.00           Mar-22         0         0.00           Mar-22         0         0.00           Mar-22         0         0.00           Jun-22         0         0.00           M		No of	Amount (\$)		
Nov-21       0       0.00         Dec-21       0       0.00         Jan-22       0       0.00         Mar-23       0       0.00         Mar-24       0       0.00         Mar-22       0       0.00         Jun-22       0       0.00         Sep-22       0       0.00         Cott2       0       0.00         Incl_COVID-19 HARDSHIP       Accounts         Nov-21       0       0.00         Dec-21       0       0.00         Jan-22       0       0.00         May-22       0       0.00         Jun-22       0       0.00         Age-22       0       0.00	MORTGAGE SAFETY NET				
jan-22       0       0.00         reb-22       0       0.00         Mar-22       0       0.00         May-22       0       0.00         Jun-22       0       0.00         Sep-22       0       0.00         May-22       0       0.00         Jun-22       0       0.00         Jun-22       0       0.00         Jun-22       0       0.00         Jun-22       0       0.00         Sep-22       0       0.00         Sep-22       0       0.00      <	Nov-21		0.00		
Feb-22       0       0.00         Mar-22       0       0.00         May-22       0       0.00         Jun-22       0       0.00         Aug-22       0       0.00         Sep-22       0       0.00         Oct-22       0       0.00         Dec-21       0       0.00         Dec-21       0       0.00         Jan-22       0       0.00         Jan-22       0       0.00         Agr-22       0       0.00         Mar-22       0       0.00         Mar-22       0       0.00         Jun-22       0       0.00         Docot       0.00       0.00	Dec-21	0	0.00		
Mar-22       0       0.00         Apr-22       0       0.00         May-22       0       0.00         Jun-22       0       0.00         Jun-22       0       0.00         Jun-22       0       0.00         Jun-22       0       0.00         Sep-22       0       0.00         Mar-22       0       0.00         Mar-22       0       0.00         Jun-22       0       0.00         Jun-22       0       0.00         Jun-22       0       0.00         Jun-22       0       0.00         Sep-22       0       0.00	Jan-22	0	0.00		
Apr-22       0       0.00         May-22       0       0.00         Jul-22       0       0.00         Jul-22       0       0.00         Aug-22       0       0.00         Sep-22       0       0.00         Oct-22       0       0.00         No-21       0       0.00         Dec-21       0       0.00         Dec-21       0       0.00         Jan-22       0       0.00         Pet-22       0       0.00         Mar-22       0       0.00         May-22       0       0.00         MortGaGE IN POSSESSION       No of Accounts NIL         NIL       NIL       NIL </td <td>Feb-22</td> <td></td> <td></td> <td></td> <td></td>	Feb-22				
May-22       0       0.00         Jun-22       0       0.00         Jul-22       0       0.00         Aug-22       0       0.00         Sep-22       0       0.00         Oct-22       0       0.00         Incl. COVID-19 HARDSHIP       Accounts       Incl. COVID-19 HARDSHIP         Nove 21       0       0.00         Dec-21       0       0.00         Jan-22       0       0.00         Feb-22       0       0.00         May-22       0       0.00         May-22       0       0.00         May-22       0       0.00         May-22       0       0.00         Jun-22       0       0.00         Ottagenetic					
Jun-22       0       0.00         Jun-22       0       0.00         Aug-22       0       0.00         Sep-22       0       0.00         Oct-22       0       0.00         Incl. COVID-19 HARDSHIP       Accounts       Import (S)         Nov-21       0       0.00         Dec-21       0       0.00         Jan-22       0       0.00         Sep-22       0       0.00         Jan-22       0       0.00         Agr-22       0       0.00         Mar-22       0       0.00         Jun-22       0       0.00         Jun-22       0       0.00         Jun-22       0       0.00         Sep-22       0       0.00         Oct-22       0       0.00         MortGAGE IN POSSESSION       No. of Accounts NIL       NIL         PRINCIPAL LOSS       LMI claim (AS)       LMI       NIL					
Jul-22       0       0.00         Aug.22       0       0.00         Sep-22       0       0.00         Oct-22       0       0.00         Ind. COVID-19 HARDSHIP       Accounts       1         Nov-21       0       0.00         Dec-21       0       0.00         Jan-22       0       0.00         Karrow (S)       0       0.00         Feb-22       0       0.00         May-22       0       0.00         Jan-22       0       0.00         Apr-22       0       0.00         Jul-22       0       0.00         Aug.22       0       0.00         Sep-22       0       0.00         Oct-22       0       0.00         MORTGAGE IN POSSESSION       No of Accounts NIL       NIL         PRINCIPAL LOSS       IMIL Claim (AS)       IMIL Met loss         Payment       Idans       Payment         Idans       Idans       Idans					
Aug-22       0       0.00         Sep-22       0       0.00         Oct-22       0       0.00         Incl. COVID-19 HARDSHIP       Accounts       Incl. COVID-19 HARDSHIP         Nov-21       0       0.00         Dec-21       0       0.00         Jan-22       0       0.00         Period       0       0.00         Aug-22       0       0.00         Sep-22       0       0.00         MORTGAGE IN POSSESSION       Accounts NL       NL         Perincipal LOSS       LMI       Payment					
Sep-22 Oct-22         0         0.00           No of Accounts         Amount (\$)           Nov-21         0         0.00           Dec-21         0         0.00           Jan-22         0         0.00           Feb-22         0         0.00           Mar-22         0         0.00           Apr-22         0         0.00           May-22         0         0.00           Jun-22         0         0.00           May-22         0         0.00           Jun-22         0         0.00           Jun-20         0         0.00           Jun-2					
No of Accounts         Amount (\$) Accounts           No.21         0         0.00           Dec.21         0         0.00           Jan-22         0         0.00           Feb-22         0         0.00           Mar-22         0         0.00           Mar-22         0         0.00           Jun-22         0         0.00           Mar-22         0         0.00           Jun-22         0         0.00           Age-22         0         0.00           Sep-22         0         0.00           Mort fact in Possession         Nit           Mort face in Possession         Nit           Principal Loss         IMI         Net loss					
No of Accounts         Amount (\$)           Nov-21         0         0.00           Dec-21         0         0.00           Jan-22         0         0.00           Feb-22         0         0.00           Mar-22         0         0.00           Jun-22         0         0.00           Sep-22         0         0.00           Oct-22         0         0.00           MortGaGE IN POSSESSION         NIL         NIL           PRINCIPAL LOSS         LMI         Net Loss					
Incl. COVID-19 HARDSHIP         Accounts           Nov-21         0         0.00           Dec-21         0         0.00           Jan-22         0         0.00           Feb-22         0         0.00           Mar-22         0         0.00           Jul-22         0         0.00           Jul-22         0         0.00           Sep-22         0         0.00           Oct-22         0         0.00           MortGAGE IN POSSESSION         Marcounts Nil         Nil           PRINCIPAL LOSS         LMI. claim (A\$)         LMI. Net loss           Juary         Juary         Juary         Juary	Oct-22	0	0.00		
Nov-21         0         0.00           Dec-21         0         0.00           Jan-22         0         0.00           Feb-22         0         0.00           Mar-22         0         0.00           Apr-22         0         0.00           May-22         0         0.00           Jun-22         0         0.00           May-22         0         0.00           Jun-22         0         0.00           May-22         0         0.00           Jun-22         0         0.00           Jun-22         0         0.00           Jun-22         0         0.00           Jun-22         0         0.00           Aug-22         0         0.00           Sep-22         0         0.00           Oct-22         0         0.00           MORTGAGE IN POSSESSION         Accounts NIL         NIL           PRINCIPAL LOSS         IMI         NIL			Amount (\$)		
Dec-21       0       0.00         Ian-22       0       0.00         Feb-22       0       0.00         Mar-22       0       0.00         Apr-22       0       0.00         May-22       0       0.00         Uu-22       0       0.00         May-22       0       0.00         Uu-22       0       0.00         Aug-22       0       0.00         Sep-22       0       0.00         DCt-22       0       0.00         MORTGAGE IN POSSESSION       NIL         NIL       NIL         PRINCIPAL LOSS       IMI claim (A\$)       IMI         Image: Principal class       Image: Principal class       Image: Principal class					
Jan-22       0       0.00         Feb-22       0       0.00         Mar-22       0       0.00         Apr-22       0       0.00         Jun-22       0       0.00         Sep-22       0       0.00         Oct-22       0       0.00         MORTGAGE IN POSSESSION       NIL       NIL         PRINCIPAL LOSS       IMI claim (A\$)       IMI         PRINCIPAL LOSS       IAS       IAS	Nov-21	0	0.00		
Feb-22     0     0.00       Mar-22     0     0.00       May-22     0     0.00       Jun-22     0     0.00       Jul-22     0     0.00       Aug-22     0     0.00       Sep-22     0     0.00       Oct-22     0     0.00       MORTGAGE IN POSSESSION     No. of Amount (\$)     NIL       PRINCIPAL LOSS     IMI caim (A\$)     IMI Net loss	Dec-21	0	0.00		
Mar-22     0     0.00       Apr-22     0     0.00       May-22     0     0.00       Jun-22     0     0.00       Jul-22     0     0.00       Agr-22     0     0.00       Sep-22     0     0.00       Oct-22     0     0.00       MORTGAGE IN POSSESSION     No of Accounts NIL     NIL       PRINCIPAL LOSS     IMI claim (\$)     IMI Net loss	Jan-22	0	0.00		
Mar-22     0     0.00       Apr-22     0     0.00       May-22     0     0.00       Jun-22     0     0.00       Jul-22     0     0.00       Agr-22     0     0.00       Sep-22     0     0.00       Oct-22     0     0.00       MORTGAGE IN POSSESSION     No of Accounts NIL     NIL       PRINCIPAL LOSS     IMI claim (\$)     IMI Net loss	Feb-22	0	0.00		
Apr-22         0         0.00           May-22         0         0.00           Jun-22         0         0.00           Jun-22         0         0.00           Agr-22         0         0.00           Agr-22         0         0.00           Sep-22         0         0.00           OCt-22         0         0.00           MORTGAGE IN POSSESSION         NIL         NIL           PRINCIPAL LOSS         IMI claim (\$)         IMI net loss					
May-22     0     0.00       Jun-22     0     0.00       Jul-22     0     0.00       Aug-22     0     0.00       Sep-22     0     0.00       OCt-22     0     0.00       MORTGAGE IN POSSESSION     NIL       NO. of LMI claim (A\$)     LMI       PRINCIPAL LOSS     (A\$)					
Jun-22         0         0.00           Jul-22         0         0.00           Aug-22         0         0.00           Sep-22         0         0.00           OCt-22         0         0.00           MORTGAGE IN POSSESSION         No. of Accounts NIL         Amount (\$)           PRINCIPAL LOSS         IMI claim (A\$)         IMI         Net loss					
Jul-22         0         0.00           Aug-22         0         0.00           Sep-22         0         0.00           Oct-22         0         0.00           MORTGAGE IN POSSESSION         No. of Accounts           NIL         NIL           PRINCIPAL LOSS         IMI claim (A\$)					
Aug-22 0 0.00 Sep-22 0 0.00 Oct-22 0 0.00 MORTGAGE IN POSSESSION MORTGAGE IN POSSESSION NIL NIL PRINCIPAL LOSS INIL PRINCIPAL LOSS INIL INIL INIL INIL INIL INIL INIL IN					
Sep-22     0     0.00       Oct-22     0     0.00       MORTGAGE IN POSSESSION     No of Amount (\$) Accounts NIL     Amount (\$) NIL       PRINCIPAL LOSS     LMI claim (A\$)     LMI net loss					
Oct-22 0 0.00 MORTGAGE IN POSSESSION MORTGAGE IN POSSESSION MORTGAGE IN POSSESSION NIL NIL NIL NIL NIL NIL NIL NIL NIL NI					
MORTGAGE IN POSSESSION Accounts NIL NIL NIL PRINCIPAL LOSS (AS)					
MORTGAGE IN POSSESSION Accounts NIL NIL PRINCIPAL LOSS (A\$)	Oct-22	0	0.00		
NIL     NIL       No. of     LMI claim (A\$)     LMI     Net loss       loans     payment       PRINCIPAL LOSS     (A\$)		No of	Amount (\$)		
No. of     LMI claim (A\$)     LMI     Net loss       loans     payment       PRINCIPAL LOSS     (A\$)	MORTGAGE IN POSSESSION				
PRINCIPAL LOSS (A\$)		NIL	NIL		
PRINCIPAL LOSS (A\$)		No. of	LMI claim (A\$)	LMI	Net loss
· · · · · · · · · · · · · · · · · · ·		loans			
	PRINCIPAL LOSS			<u>(A\$)</u>	
		-			