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 $less than \, 5\% \, of \, the \, aggregate \, principal \, \, balance \, of \, the \, securitised \, \, exposure \, in \, accordance \, with \, paragraph \, (1)(c) \, of \, Article \, \, in \, (1)(c) \, of \, aggregate \, principal \, \, balance \, of \, the \, securitised \, \, exposure \, in \, accordance \, with \, paragraph \, (1)(c) \, of \, Article \, \, in \, (1)(c) \, of \, aggregate \, principal \, \, balance \, of \, the \, securitised \, \, exposure \, in \, accordance \, with \, paragraph \, (2)(c) \, of \, Article \, \, in \, (1)(c) \, of \, aggregate \, principal \, \, balance \, of \, the \, aggregate \, principal \, \, balance \, of \, the \, aggregate \, principal \, \, balance \, of \, the \, aggregate \, agg$ 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	At Issue	<u>Nov - 16</u>
Total pool size:	\$37,471,684.83	\$35,774,592.33
Total Number Of Loans (UnConsolidated):	198	188
Total number of loans (consolidating split loans):	102	97
Average loan Size:	\$367,369.46	\$368,810.23
Maximum loan size:	\$975,462.15	\$971,106.13
Total property value:	\$63,989,318.00	\$60,424,318.00
Number of Properties:	109	104
Average property value:	\$587,057.96	\$581,003.06
Average current LVR:	62.05%	62.39%
Average Term to Maturity (months):	310.64	306.96
Maximum Remaining Term to Maturity (months):	351.12	348.13
Weighted Average Seasoning (months):	34.16	37.29
Weighted Average Current LVR:	66.21%	66.56%
Weighted Average Term to Maturity (months):	316.44	313.12
% of pool with loans > \$500,000:	43.27%	42.18%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	88.42%	88.42%
% Fixed Rate Loans(Value):	26.24%	20.80%
% Interst Only loans (Value):	33.60%	34.26% 4.37%
Weighted average mortgage interest: Investment Loans:	4.42% 24.09%	4.37% 25.17%
investment Loans:	24.09%	25.17%
Outstanding Balance Distribution	\$ % at Issue	<u>Nov - 16</u>
> \$0 and ≤ \$100,000	1.50%	1.54%
> \$100,000 and ≤ \$150,000	1.60%	1.66%
> \$150,000 and ≤ \$200,000	2.78%	1.94%
> \$200,000 and ≤ \$250,000	2.37%	2.48%
> \$250,000 and ≤ \$300,000	11.74%	11.57%
> \$300,000 and ≤ \$350,000	10.47%	10.91%
> \$350,000 and ≤ \$400,000	11.79%	12.44%
> \$400,000 and ≤ \$450,000	6.74%	7.13%
> \$450,000 and ≤ \$500,000	7.75%	8.14%
> \$500,000 and ≤ \$550,000	16.68%	16.02%
> \$550,000 and ≤ \$600,000	12.43% 1.71%	11.41% 1.78%
> \$600,000 and ≤ \$650,000 > \$650,000 and ≤ \$700,000	1.71%	1.87%
> \$700,000 and \(\leq \frac{5}{5}0,000 \)	5.85%	6.08%
> \$750,000 and ≤ \$800,000 > \$750,000 and ≤ \$800,000	0.00%	0.00%
> \$800,000 and ≤ \$850,000 > \$800,000 and ≤ \$850,000	2.20%	2.30%
> \$850,000 and ≤ \$900,000	0.00%	0.00%
> \$900,000 and ≤ \$950,000	0.00%	0.00%
> \$950,000 and ≤ \$1,000,000	2.60%	2.71%
Total	100.00%	100.00%
Outstanding Balance LVR Distribution	\$ % at Issue	Nov - 16
> 0% and ≤ 25%	1.86%	1.78%
> 25% and ≤ 30%	2.51%	2.28%
> 30% and ≤ 35%	1.31%	1.35%
> 35% and ≤ 40%	4.03%	2.77%
> 40% and ≤ 45%	2.97%	2.58%
> 45% and ≤ 50%	5.16%	5.38%
> 50% and ≤ 55%	6.56%	7.00%
> 55% and ≤ 60%	4.63%	4.09%
> 60% and ≤ 65%	14.14%	15.22%
> 65% and ≤ 70%	4.72%	5.47%
> 70% and ≤ 75%	13.09%	12.11%
> 75% and ≤ 80%	20.90%	22.30%
> 80% and ≤ 85%	7.76%	7.71%
> 85% and ≤ 90%	10.34%	9.97%
> 90% and ≤ 95%	0.00%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
Total	100.00%	100.00%

Serventh	Mantenan Insurance		¢ 0/ -+ l		Nov. 46
DESCRIPTION	Mortgage Insurance Genworth		\$ % at Issue		Nov - 16 18.94%
					0.00%
S					18.94%
	Consension Augustic		¢ 0/ at lasse		Nov. 46
Semilar and 1.5 mmins					Nov - 16 0.00%
Part					0.00%
2					0.00%
					1.49%
					5.60%
2-31 mts and 5-24 mtss and 5-3 domts					7.84%
24 mtms and 5 s mmtms					10.71%
\$ 8 mtms and \$ 50 mtms \$ 2.71 mtm	> 24 mths and ≤ 36 mths				38.68%
So Description So D	> 36 mths and ≤ 48 mths		15.35%		19.85%
> 2 at mits and 5 8 mits	> 48 mths and ≤ 60 mths		2.71%		4.61%
S A HITCH S AND S A S A HITCH S AND S A S A S A S A S A S A S A S A S A S	> 60 mths and ≤ 72 mths		5.23%		5.45%
	> 72 mths and ≤ 84 mths		0.00%		0.00%
1.56% 1.56	> 84 mths and ≤ 96 mths		0.20%		0.00%
1,000	> 96 mths and ≤ 108 mths		2.42%		2.68%
Total Statistical Statis	> 108 mths and ≤ 120 mths		1.56%		1.65%
Secretaria Distribution	> 120 mths		1.40%		1.43%
ACT - Metro 0.99% 1.1 TOTAID ACT 0.09% 0.00 NSW - Inner city 0.00% 0.0 NSW - Norm metro 8.80% 0.9 YOUR - NORM WITH A COUNTY OF TOTAIN NOW 0.00% 0.0 NT - Norm metro 0.00% 0.00% 0.0 QLD - Inner city 0.00% 0.0 0.0 QLD - Metro 6.35% 6.6 6.7 <	Total		100.00%		100.00%
ACT - Metro	Geographic Distribution		\$ % at Issue		Nov - 16
Total ACT 0.9% 1.0 NSW - Inner city 0.00% 0.0 NSW - Normetro 8.80% 0.0 NSW - Normetro 8.80% 0.0 NT - Normetro 0.00% 0.0 NT - Normetro 0.00% 0.0 NT - Normetro 0.00% 0.0 OLD - Metro 0.00% 0.0 OLD - Metro 6.23% 6.0 OLD - Normetro 6.23% 6.0 SA - Normetro 1.84% 0.0 SA - Normetro 1.84% 0.0 Total SA 1.84% 0.0 SA - Normetro 0.00% 0.0 Total SA 1.84% 0.0 SA - Normetro 0.00% 0.0 Total TAS 0.00% 0.0 VC - Inner city 0.00% 0.0 <td></td> <td></td> <td></td> <td></td> <td>1.02%</td>					1.02%
NSW - Metro metro 14.13% 3.80% 3.90%					1.02%
NSW- Metro					
NSW - Non metro	•				0.00%
Total NSW \$0.18% 49.18 NT - More more no 1000% 0.00 0.00 OLD - Inner city 0.00% 0.00 QLD - Merton 6.23% 6.6 QLD - Non metro 6.23% 6.6 QLD - Non metro 6.35% 16.1 SA - Non metro 0.00% 0.00 SA - Merro 1.84% 0.0 SA - Non metro 0.00% 0.0 Total SA 1.84% 0.0 TAS - Inner city 0.00% 0.0 TAS - Inner city 0.00% 0.0 TAS - Inner city 0.00% 0.0 VIC - Merro 0.00% 0.0 TAS - Inner city 0.00% 0.0 VIC - Inner city 0.00% 0.0 VIC - Inner city 0.00% 0.0 VIC - More metro 1.00% 0.0 VIC - More metro 0.00% 0.0 VIC - More metro 0.00% 0.0 Total JMC 1.1.83% 1.0 VIC - More met					40.70%
NT - Metro NT - Non metro 10.00% 10.00metro 10.00% 10.00metro 10.00% 10.00metro 10.00% 10.00metro 10.00% 10.00metro 10.53% 10.00% 10.00metro 10.53% 10.00% 1					9.19%
NT - Non metro	Total NSW		50.18%		49.89%
NT - Non metro	NT - Metro		0.00%		0.00%
Total NT 0.00% 0.00 QLD - Inner City 0.00% 0.00 QLD - Non metro 6.23% 6.6 QLD - Non metro 6.35% 6.6 Total QLD 12.58% 1.6 SA - Inner city 0.00% 0.0 SA - Non metro 0.00% 0.0 SA - Non metro 0.00% 0.0 TAS - Sen con metro 0.00% 0.0 TAS - Sen con metro 0.00% 0.0 TAS - Sen metro 0.23% 0.0 TAS - Non metro 0.23% 0.0 TAS - Non metro 0.23% 0.0 Total TAS 0.00% 0.0 VC - Inner city 0.00% 0.0 VA - Inner city 0.00% 0.0 VA - Inner city 0.00% 0.0 VA - Non metro 1.33% 1.0 Total Inner City<					0.00%
No.					0.00%
QLD - Morm metro			0.0070		0.0070
D.D. No metro	QLD - Inner city		0.00%		0.00%
Total QLD	QLD - Metro		6.23%		6.53%
SA - Inner city SA - Metro SA - Metro SA - Mon metro SA - Non metro SA - Non metro SA - Non metro Total SA TAS - Inner city TAS - Inner city TAS - Inner city TAS - Metro SA - Non metro	QLD - Non metro		6.35%		6.63%
SA - Morn metro	Total QLD		12.58%		13.16%
SA - Morn metro					0.004
SA - Non metro 1.84% 1.8	· · · · · · · · · · · · · · · · · · ·				0.00%
Total SA 1.84% 0.0 TAS - Inner city 0.00% 0.0 TAS - Metro 0.00% 0.0 TAS - Non metro 0.23% 0.0 Total TAS 0.23% 0.0 VIC - Inner city 0.00% 0.0 VIC - Metro 18.32% 18. VIC - Non metro 3.05% 21. Total VIC 21.37% 21. WA - Inner city 0.00% 0.0 WA - Metro 11.83% 12. WA - Non metro 0.98% 1. Total WA 12.81% 13. Total Metro 0.98% 1. Total Metro 80.59% 80. Total Metro 80.59% 80. Total Metro 80.59% 80. Total Metro 19.41% 19. Total Metro 80.59% 80. Total Metro 80.59% 80. Total Metro 90.00% 0.00% Total Metro 10.00% 0.00%					0.75%
TAS - Inner city					0.00%
TAS - Metro 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% 18.32% 18.82% 18.82% 18.82% 18.82% 18.82% 18.82% 18.82% 22.1 7.041 <td>Total SA</td> <td></td> <td>1.84%</td> <td></td> <td>0.75%</td>	Total SA		1.84%		0.75%
TAS - Metro 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% 18.32% 18.82% 18.82% 18.82% 18.82% 18.82% 18.82% 18.82% 22.1 7.041 <td>TAS - Inner city</td> <td></td> <td>0.00%</td> <td></td> <td>0.00%</td>	TAS - Inner city		0.00%		0.00%
TAS-Non metro 0.23% 0.0 TOTAI TAS 0.23% 0.0 VIC - Inner city 0.00% 18.32% 18.8 VIC - Non metro 3.05% 2.1 TOTAI VIC 21.37% 21.1 WA - Inner city 0.00% 0.0 WA - Non metro 11.83% 12. TOTAI WA 10.98% 1.0 WA - Non metro 0.098% 1.0 TOTAI WA 12.81% 13. TOTAI WA 0.00% 0.00% 0.0 TOTAI Metro 80.59% 80. TOTAI NON Metro 19.41% 19. TOTAI NON Metro 19.41% 19. TOTAI 0.00% 0.00% 0.00 ARREARS \$ (scheduled balance basis) 31.60 61.90 90+ TOTAI Oct-16 0.00% 0.00% 0.00% 0.00% Nov-16 0.00% 0.00% 0.00% 0.00% MORTGAGE IN POSSESSION No of Accounts Amount [\$] No of Accounts	· · · · · · · · · · · · · · · · · · ·				0.00%
Total TAS					0.23%
VIC - Inner city					0.23%
VIC - Metro 18.32% 18.32% VIC - Non metro 3.05% 2.1 Total VIC 21.37% 21. WA - Inner city 0.00% 0.0 WA - Metro 11.83% 12. WA - Non metro 0.98% 1. Total WA 12.81% 13. Total MA 9.098% 0.0 Total Metro 80.59% 80.59% Total Metro 80.59% 80.59% Total Non Metro 19.41% 19. Total Non Metro 19.41% 19. Total Non Metro 19.00% 0.00% 0.00% ARREARS \$% (scheduled balance basis) 31-60 61-90 90+ Total Oct-16 0.00% 0.00% 0.00% 0.00% Nov-16 0.00% 0.00% 0.00% 0.00% MORTGAGE IN POSSESSION No of Accounts NIL NIL <td>7000 770</td> <td></td> <td>0.2570</td> <td></td> <td>0.2370</td>	7000 770		0.2570		0.2370
VIC - Non metro 3.05% 2.1 Total VIC 21.37% 21.1 WA - Inner city 0.00% 0.0 WA - Netro 11.83% 12. WA - Non metro 0.09% 1.1 Total WA 12.81% 13. Total Inner City 0.00% 0.00% 0.0 Total Metro 80.59% 80. Total Non Metro 19.41% 19. Total 10.00% 0.00% 0.00 ARREARS \$ % (scheduled balance basis) 31-60 61-90 90+ Total Oct-16 0.00% 0.00% 0.00% 0.00% Nov-16 0.00% 0.00% 0.00% 0.00% MORTGAGE SAFETY NET Oct-16 No of Accounts Amount (\$) 0.00% <	VIC - Inner city		0.00%		0.00%
Total VIC 21.37% 21.47% WA - Inner city 0.00% 0.00 WA - Non metro 11.83% 12. YWA - Non metro 0.98% 1.1 Total WA 12.81% 33. Total Inner City 0.00% 0.00% Total Metro 80.59% 80. Total Non Metro 19.41% 19. Total 100.00% 0.00% 0.00% ARREARS \$ % (scheduled balance basis) 31-60 61-90 90+ Total Oct-16 0.00% 0.00% 0.00% 0.00% Nov-16 0.00% 0.00% 0.00% 0.00% MORTGAGE SAFETY NET No of Accounts Null Amount (\$) . Nov-16 . . . MORTGAGE IN POSSESSION Null No of Accounts Null Amount (\$) Not 1 NIL NIL NIL	VIC - Metro		18.32%		18.94%
WA - Inner city	VIC - Non metro		3.05%		2.69%
WA - Metro 11.83% 12. WA - Non metro 0.98% 1. Total WA 12.81% 13. Total Inner City 0.00% 0.00% 0. Total Metro 80.59% 80. Total Non Metro 19.41% 19. Total 100.00% 0.00% 0.00 ARREARS \$ % (scheduled balance basis) 31-60 61-90 90+ Total Oct-16 0.00% 0.00% 0.00% 0.00% Nov-16 0.00% 0.00% 0.00% 0.00% MORTGAGE SAFETY NET No of Accounts Amount (5) 0.00%	Total VIC		21.37%		21.63%
WA - Metro 11.83% 12. WA - Non metro 0.98% 1. Total WA 12.81% 13. Total Inner City 0.00% 0.00% 0. Total Metro 80.59% 80. Total Non Metro 19.41% 19. Total 100.00% 0.00% 0.00 ARREARS \$ % (scheduled balance basis) 31-60 61-90 90+ Total Oct-16 0.00% 0.00% 0.00% 0.00% Nov-16 0.00% 0.00% 0.00% 0.00% MORTGAGE SAFETY NET No of Accounts Amount (5) 0.00%					
WA - Non metro 0.98% 1.1 Total WA 12.81% 13. Total Inner City 0.00% 0.0 Total Metro 80.59% 80. Total Non Metro 19.41% 19. Total 100.00% 100.00% 100.00% ARREARS \$ % (scheduled balance basis) 31-60 61-90 90+ Total Oct-16 0.00% 0.00% 0.00% 0.00% Nov-16 0.00% 0.00% 0.00% 0.00% MORTGAGE SAFETY NET No of Accounts Nov-16 Amount (\$) - MORTGAGE IN POSSESSION Nov-16 No of Accounts NIL Amount (\$) NIL MORTGAGE IN POSSESSION NIL No. of claims NIL Gross claim (A\$) Gross payment (A\$) LMI net loss	·				0.00%
Total Inner City 0.00% 0.00 Total Metro 80.59% 80. Total Non Metro 19.41% 19. Total 100.00% 0.00% 0.00 ARREARS \$ % (scheduled balance basis) 31-60 61-90 90+ Total Oct-16 0.00% 0.00% 0.00% 0.00% Nov-16 0.00% 0.00% 0.00% 0.00% MORTGAGE SAFETY NET No of Accounts Amount (\$) - Nov-16 - - - - MORTGAGE IN POSSESSION No of Accounts Amount (\$) NIL NIL NIL NIL NIL NIL NIL NIL MIN net loss LMI net loss LMI net loss 2016 - <td></td> <td></td> <td></td> <td></td> <td>12.29%</td>					12.29%
Total Inner City					1.02%
Total Metro 80.59% 80. Total Non Metro 19.41% 19. Total 100.00% 100.00% 100.00 ARREARS \$ % (scheduled balance basis) 31-60 61-90 90+ Total Oct-16 0.00% 0.00% 0.00% 0.00% Nov-16 0.00% 0.00% 0.00% 0.00% MORTGAGE SAFETY NET No of Accounts Nov-16 Amount (\$) - MORTGAGE IN POSSESSION 2016 No of Accounts NIL Amount (\$) NIL MORTGAGE IN POSSESSION 2016 No. of claims NIL Amount (\$) Sross payment (A\$) LMI net loss MORTGAGE INSURANCE 2016 No. of claims Gross claim (A\$) Gross payment (A\$) LMI net loss	Total WA		12.81%		13.32%
Total Metro 80.59% 80.500 Total Non Metro 19.41% 19.500 Total 100.00% 100.00% 100.00% ARREARS \$ % (scheduled balance basis) 31-60 61-90 90+ Total Oct-16 0.00% 0.00% 0.00% 0.00% 0.00% Nov-16 0.00% 0.00% 0.00% 0.00% MORTGAGE SAFETY NET No of Accounts Amount (\$) Oct-16 MORTGAGE IN POSSESSION No of Accounts NIL NIL MORTGAGE IN POSSESSION No of Accounts NIL NIL MORTGAGE INSURANCE No. of claims Gross claim (A\$) Gross payment (A\$) LMI net loss Control of the	Total Inner City		0.00%		0.00%
Total Non Metro 19.41% 19.5 Total					80.24%
Total					19.76%
ARREARS \$% (scheduled balance basis) 31-60					100.00%
Oct-16 Nov-16 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% MORTGAGE SAFETY NET Oct-16 Nov-16 No of Accounts - Amount (\$) - - - - - - - - - - - - - - - - - - LMI net loss 2016 No. of claims Gross claim (A\$) - Gross payment (A\$) - LMI net loss					
Nov-16 0.00% 0.00% 0.00% 0.00% MORTGAGE SAFETY NET Oct-16 Nov-16 No of Accounts 					
MORTGAGE SAFETY NET					
Oct-16 Nov-16 - <	Nov-16	0.00%	0.00%	0.00%	0.00%
Oct-16 Nov-16 - <	MORTGAGE SAFETY NET	No of Assaunts	Amount (¢)		
Nov-16 No of Accounts NIL Amount (\$) Amo		NO OF ACCOUNTS	<u> </u>		
MORTGAGE INSURANCE No. of claims Gross claim (A\$) Gross payment (A\$) LMI net loss 2016 -		-	-		
MORTGAGE INSURANCE No. of claims Gross claim (A\$) Gross payment (A\$) LMI net loss 2016 -					
MORTGAGE INSURANCE No. of claims Gross claim (A\$) Gross payment (A\$) LMI net loss					
2016	2016	NIL	NIL		
2016	MORTGAGE INSURANCE	AL SELECTION	Cross -l-: /+ 41	Cross normani (AA)	I BAI
		No. of claims	Gross claim (AS)	Gross payment (AS)	<u>LIVII net loss</u>
TOTAL	Total	-	<u> </u>	<u> </u>	<u> </u>