## 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 (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 - 18</u>
Total pool size:	\$49,574,162	\$42,988,562.11
Total Number Of Loans (UnConsolidated):	246	220
Total number of loans (consolidating split loans):	199	178
Average loan Size:	\$249,116	\$241,508.78
Maximum loan size:	\$953,898	\$950,765.96
Total property value:	\$102,995,758	\$92,278,198.00
Number of Properties:	199	178
Average property value:	\$517,567	\$518,416.84
Average current LVR:	54.02%	51.94%
Average Term to Maturity (months):	302.71	297.03
Maximum Remaining Term to Maturity (months):	348.20	342.18
Weighted Average Seasoning (months):	35.11	41.11
Weighted Average Current LVR:	61.43%	59.99%
Weighted Average Term to Maturity (months):	317.93	312.82
% of pool with loans > \$500,000:	10.37%	11.90%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.27%	96.45%
% Fixed Rate Loans(Value):	4.58%	3.13%
% Interst Only loans (Value):	25.62%	24.01%
Weighted average mortgage interest:	4.18%	4.26%
Investment Loans:	20.17%	18.76%
Outstanding Balance Distribution	\$ % at Issue	<u>Nov - 18</u>
≤ \$0 \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	2.93%	3.41%
> \$100,000 and ≤ \$150,000	5.61%	5.01%
> \$150,000 and \( \frac{2}{2} \) \$200,000	6.13%	6.28%
> \$200,000 and ≤ \$250,000 > \$250,000 and ≤ \$300,000	14.09%	21.34% 19.78%
> \$300,000 and ≤ \$350,000	23.08% 28.83%	22.07%
> \$350,000 and ≤ \$400,000	5.22%	5.94%
> \$400,000 and ≤ \$450,000	0.87%	0.98%
> \$450,000 and ≤ \$500,000	2.87%	3.28%
> \$500,000 and ≤ \$550,000	2.09%	2.38%
> \$550,000 and ≤ \$600,000	2.30%	2.60%
> \$600,000 and ≤ \$650,000	2.53%	2.93%
> \$650,000 and ≤ \$700,000	0.00%	0.00%
> \$700,000 and ≤ \$750,000	0.00%	0.00%
> \$750,000 and ≤ \$800,000	1.54%	1.78%
> \$800,000 and ≤ \$850,000	0.00%	0.00%
> \$850,000 and ≤ \$900,000	0.00%	0.00%
> \$900,000 and ≤ \$950,000	0.00%	0.00%
> \$950,000 and ≤ \$1,000,000	1.92%	2.21%
Total	100.00%	100.00%
Outstanding Balance LVR Distribution	\$ % at Issue	<u>Nov - 18</u>
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	6.84%	7.79%
> 25% and ≤ 30%	3.93%	2.22%
> 30% and ≤ 35%	4.50%	5.94%
> 35% and ≤ 40%	4.89%	4.81%
> 40% and ≤ 45%	4.93%	6.59%
> 45% and ≤ 50%	3.58%	3.25%
> 50% and ≤ 55%	6.07%	6.96%
> 55% and ≤ 60%	5.30%	6.53%
> 60% and ≤ 65%	3.14%	4.33%
> 65% and ≤ 70%	8.98%	8.05%
> 70% and ≤ 75%	7.85%	5.05%
> 75% and ≤ 80%	27.71%	26.90%
> 80% and ≤ 85%	8.60%	9.04%
> 85% and ≤ 90%	3.69%	1.95%
> 90% and ≤ 95%	0.00%	0.00%
> 95% and ≤ 100%	0.00%	0.60%
Total	100.00%	100.00%

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Charle						Nov - 18
Table						4.69%
Seatonine Analysis   Solutions						75.13%
	Total		100.00%	Ś		100.00%
S   min and 6   S multis   0,00%   0,011	Seasoning Analysis		\$ % at Issue	<u>1</u>		Nov - 18
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2 mills and 518 mills   1,00%   2,00%   3,00						
2 Am man of 2 A min						
2 Al mith and 5 Al miths						
Seminary   Comment   Com						9.76%
> 8 of Minch and S 60 melbs						23.00%
2-9 Of The Sear of Sear Of The Sear Of Sear	> 36 mths and ≤ 48 mths		6.08%	S		5.37%
2.7 mm fm and 5.9 mm fm   2.1 mm   1.4 mm   1						3.73%
> \$ mins and \$ 50 mins   \$ 1.58   \$						
Se miths and \$2 120 miths   1.00 miths   1						
108 mts and \$1 10 mts   1.53%   7.33*   7.04   7.05*						
100mms						
Total						
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ACT - Merlor 1.01% 1.01% 1.15%			***			
NSW-Innerdry	·			=		
NSW Metro						
19.03%   18.47%   19.03%   18.47%   1	TOTAL ACT		1.01%	j.		1.15%
19.03%   18.47%   19.03%   18.47%   1	NSW - Inner city		0.00%	,		0.00%
Total NSW   34.30%   33.16%	•					18.47%
NT - Metro NT - Mon metro 0.00% 0.00	NSW - Non metro		15.28%	S		14.69%
N. P. Nom metro	Total NSW		34.30%	S		33.16%
N. P. Nom metro						
Total NT						0.56%
QLD - Inner city						
QLD - Mormetro	TOTALNI		0.51%			0.56%
QLD - Mormetro	OLD - Inner city		0.00%	(		0.00%
QLD - Non metro						
Sa - Inner city						9.24%
SA - Inner city SA - Metro SA - Metro SA - Morn metro 1.00% 9.59% Total SA Non metro 1.00% 9.69% Total SA Non metro 1.00% 1.00						21.79%
SA - Non metro						
SA - Non metro   1.00%   5.93%   7.46%   7.4	SA - Inner city		0.00%	5		0.00%
Total SA         6.93%         7.46%           TAS - Inner city         2.29%         1.78%           TAS - Non metro         0.00%         0.00%           TAS - Non metro         0.00%         0.00%           YIC - Inner city         1.78%         0.00%           VIC - Non metro         3.45%         3.21%           Yotal VIC - Non metro         3.45%         3.21%           Yotal VIC - Non metro         9.943%         0.00%           WA - Inner city         9.943%         10.08           WA - Non metro         1.1.55%         1.76%           Total WA         11.39%         18.48%           Total Inner City         6.93%         0.00%           WA - Non metro         1.0.63%         0.00%           Total Inner City         6.93%         0.00%           Total MA         10.00%         0.00%           Total Metro         6.93%         0.93%           Total Metro         6.93%         0.90%           Total Momento         0.00%         0.00%           Total Metro         0.00%         0.00%           Total Metro         0.00%         0.00%           Total Metro         0.00%         0.00% <t< td=""><td>SA - Metro</td><td></td><td></td><td></td><td></td><td>6.51%</td></t<>	SA - Metro					6.51%
TAS - Inter city TAS - Inter city TAS - Metro TAS - Normatro TAS -						0.95%
TAS- Motro TAS- Non metro TAS- Non m	Total SA		6.93%			7.46%
TAS- Motro TAS- Non metro TAS- Non m	TAS Innor city		0.22%			0.20%
TAS- No metro         0.00%         0.00%           Total TAS         2.72%         1.98%           VIC - Inner city         0.00%         0.00%           VIC - Non metro         3.43%         3.21%           Total VIC         2.12.23%         2.206%           WA - Inner city         0.00%         0.00%           WA - Inner city         9.84%         10.08%           WA - Non metro         1.55%         1.76%           Total Water - Non metro         1.55%         1.00%           Total Water - Non metro         1.00%         0.20%         0.20%           Total Water - Non metro         1.00%         0.00%         0.00%         0.00%         0.00%           Aug-18 - Sack						
Total TAS         2.72%         1.98%           VC - Inner city         0.00%         0.000           VIC - Metro         17.78%         3.21%           VC - Non metro         3.43%         3.21%           Total VIC         21.23%         20.00%           WA - Inner city         9.84%         10.08%           WA - Non metro         1.55%         1.76%           Yotal WA - Non metro         1.55%         1.76%           Total WA         1.39%         2.30%           Total Metro         69.34%         69.35%           Total Metro         69.34%         69.35%           Total Metro         69.34%         69.35%           Total Non Metro         10.00%         0.00%         0.00%           ARREARS 5 % (scheduled balance basis)         31.60         61.90         90+         Total           Jul-18         0.00%         0.00%         0.00%         0.00%           Aug-18         0.00%         0.00%         0.00%         0.00%           Sep-18         0.00%         0.00%         0.00%         0.00%           Nov-18         0.80%         0.00%         0.00%         0.00%           Nov-18         0.80%						
VIC - Inner city         0.00%         0.00%           VIC - Non metro         17.78%         18.85%           VIC - Non metro         3.45%         32.11%           Total VIC         21.23%         0.00%           WA - Inner city         9.84%         10.08%           WA - Non metro         9.84%         10.08%           VA - Inner City         0.23%         0.20%           Total WA         11.39%         11.84%           Total Inner City         0.23%         0.20%           Total Metro         66.9.34%         65.95%           Total Metro         66.9.34%         65.95%           Total Metro         10.00%         0.00%         0.00%           Total Metro         0.00%         0.00%         0.00%         0.00%           Total Metro         0.00%         0.00%         0.00%         0.00%           Total Metro         0.00%         0.00%         0.00%         0.00%           Mole States         0.00%         0.00%         0.00%         0.00%           Mole States         0.00%         0.00%         0.00%         0.00%         0.00%         0.00%         0.00%         0.00%         0.00%         0.00%         0.00%						1.98%
VIC Non metro       3.78%       3.21%         TOTAL VIC       21.23%       22.06%         WA - Inner city       0.00%       0.00%         WA - Non metro       9.84%       10.08%         WA - Non metro       1.55%       1.76%         Total WA       11.39%       0.20%         Total WA       11.39%       0.20%         Total Inner City       0.23%       0.20%         Total Metro       69.34%       69.95%         Total Metro       30.433%       9.84%         Total Inner City       0.00%       0.00%       0.00%         Total Metro       30.00%       0.00%       0.00%         Total Metro       0.00%       0.00%       0.00%         Total Metro       0.00%       0.00%       0.00%         Aug. 18       0.00%       0.00%       0.00%         Aug. 18       0.00%       0.00%       0.00%         Nov. 18       0.00%       0.00%       0.00%         Nov. 18       2       380,299         Aug. 18       2       380,078         Oct. 18       0       0.00%       0.00%         Nov. 1       3       724,462         MORTGAGE IN						
VIC - Non metro         3.45%         3.21%           Total VIC         21.23%         22.06%           WA - Inner city         0.00%         0.00%           WA - Non metro         9.84%         10.08%           WA - Non metro         11.55%         1.76%           Total WA         11.39%         0.23%         2.23%           Total Inner City         69.34%         0.23%         0.23%           Total Metro         69.34%         0.59.5%         0.59.5%           Total Non Metro         30.43%         2.84%         0.59.5%           Total Young         10.00%         0.00%         0.00%         0.00%           ARREARS 5 % (scheduled balance basis)         31.60         61.90         90-         Total           Jul-18         0.00%         0.00%         0.00%         0.00%           Aug-18         0.00%         0.00%         0.00%         0.00%           Sep-18         0.00%         0.00%         0.00%         0.00%           Oct-18         0.80%         0.00%         0.00%         0.00%           Nov-1         Accounts         2         380,078         0.00%         0.00%         0.00%         0.00%         0.00%	VIC - Inner city		0.00%	Ś		0.00%
Total VIC						18.85%
WA - Inner city						3.21%
WA - Norm metro         9.84%         1.008%           YM - Norm metro         1.55%         1.76%           Total WA         11.39%         0.20%           Total Inner City         0.23%         0.20%           Total Metro         69.34%         69.95%           Total Nor Metro         30.43%         29.84%           Total Norm Metro         100.00%         0.00%         0.00%           ARREARS \$ (scheduled balance basis)         31-60         61-90         90+         Total           Ibi-18         0.00%         0.00%         0.00%         0.00%           Aug-18         0.00%         0.00%         0.00%         0.00%           Oct-18         0.00%         0.00%         0.00%         0.00%           Nov-18         0.80%         0.00%         0.00%         0.80%           MORTGAGE SAFETY NET         10-1         2         380,299 </td <td>Total VIC</td> <td></td> <td>21.23%</td> <td></td> <td></td> <td>22.06%</td>	Total VIC		21.23%			22.06%
WA - Norm metro         9.84%         1.008%           YM - Norm metro         1.55%         1.76%           Total WA         11.39%         0.20%           Total Inner City         0.23%         0.20%           Total Metro         69.34%         69.95%           Total Nor Metro         30.43%         29.84%           Total Norm Metro         100.00%         0.00%         0.00%           ARREARS \$ (scheduled balance basis)         31-60         61-90         90+         Total           Ibi-18         0.00%         0.00%         0.00%         0.00%           Aug-18         0.00%         0.00%         0.00%         0.00%           Oct-18         0.00%         0.00%         0.00%         0.00%           Nov-18         0.80%         0.00%         0.00%         0.80%           MORTGAGE SAFETY NET         10-1         2         380,299 </td <td>WA Innor city</td> <td></td> <td>0.00%</td> <td>•</td> <td></td> <td>0.00%</td>	WA Innor city		0.00%	•		0.00%
NA - Non metro   1.55%   1.76%   1.184%   1.18						
Total Inner City						
Total Inner City						11.84%
Total Metro         69.34%         69.95%           Total Non Metro         30.43%         29.84%           Total         100.00%         100.00%         100.00%           ARREARS \$ % (scheduled balance basis)         31.60         61.90         90+         Total           Jul-18         0.00%         0.00%         0.00%         0.00%           Aug-18         0.00%         0.00%         0.00%         0.00%           Sep-18         0.00%         0.00%         0.00%         0.00%           Oct-18         0.00%         0.00%         0.00%         0.00%           Nov-18         0.80%         0.00%         0.00%         0.80%           MORTGAGE SAFETY NET         Accounts         3         380,299         380,299           Aug-18         2         380,078         380,299         380,078         3						
Total Non Metro         30.43%         29.84%           Total         100.00%         100.00%           ARREARS \$ % (scheduled balance basis)         31-60         61-90         90+         Total           Jul-18         0.00%         0.00%         0.00%         0.00%           Aug-18         0.00%         0.00%         0.00%         0.00%           Sep-18         0.00%         0.00%         0.00%         0.00%           Nov-18         0.80%         0.00%         0.00%         0.80%           MORTGAGE SAFETY NET         Accounts         2         380,299         380,299           Aug-18         2         380,078         00-13						0.20%
Total						
ARREARS \$ % (scheduled balance basis)   31-60						
Jul-18	Total		100.0070			100.0070
Jul-18	ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>	
Sep-18         0.00%         0.00%         0.00%         0.00%           Oct-18         0.00%         0.00%         0.00%         0.00%           Nov-18         0.80%         0.00%         0.00%         0.80%           No of Amount (\$)           MORTGAGE SAFETY NET JUI-18         2         380,299           Aug-18         2         379,714           Sep-18         2         380,078           Oct-18         3         722,096           Nov-18         3         722,096           Nov-18         3         724,462    MORTGAGE IN POSSESSION Oct-18 NIL NIL NIL NIL NIL  PRINCIPAL LOSS 2018  LMI claim (A\$) LMI payment (A\$) Net loss Net loss Net loss		0.00%	0.00%	0.00%	0.00%	
Oct-18         0.00%         0.00%         0.00%         0.00%           Nov-18         0.80%         0.00%         0.00%         0.80%           MORTGAGE SAFETY NET         Accounts         Jul-18         2         380,299         380,299         Aug-18         2         379,714         Sep-18         2         380,078         Oct-18         3         722,096         Nov-18         Nov-18         3         722,096         Nov-14,462         Nov-18         Accounts         NIL         NIL         NIL         NIL         NIL         NIL         NIL         NIL         PRINCIPAL LOSS         MORTGAGE IN POSSESSION         Net loss         LMI claim (A\$)         LMI payment (A\$)         Net loss           2018         -						
Nov-18         0.80%         0.00%         0.00%         0.80%           MORTGAGE SAFETY NET Jul-18         Accounts 2         380,299         4ug-18         2         379,714         5ep-18         2         380,078         0ct-18         2         380,078         0ct-18         3         722,096         Nov-18         3         722,096         Nov-18         No of Accounts NIL         Amount (\$)         No of NIL         Amount (\$)         NIL         NIL         NIL         NIL         Net loss         Net loss         Net loss         2018         LMI payment (A\$)         Net loss         Image: Company of the loss of th						
No of Amount (\$)   MORTGAGE SAFETY NET						
MORTGAGE SAFETY NET	Nov-18	0.80%	0.00%	0.00%	0.80%	
MORTGAGE SAFETY NET		No of	Amount (\$)			
Jul-18     2     380,299       Aug-18     2     379,714       Sep-18     2     380,078       Oct-18     3     722,096       Nov-18     3     724,462              MORTGAGE IN POSSESSION Oct-18         NIL         NIL         NIL           PRINCIPAL LOSS         Gross Loss         LMI claim (A\$)         LMI payment (A\$)         Net loss           2018         - <td>MORTGAGE SAFETY NET</td> <td></td> <td>June (J)</td> <td></td> <td></td> <td></td>	MORTGAGE SAFETY NET		June (J)			
Aug-18 Sep-18 2 380,078 Oct-18 3 722,096 Nov-18  No of Accounts NIL  PRINCIPAL LOSS 2018  Cross Loss Accounts NIL  PRINCIPAL LOSS ACCOUNTS NIL  PRINCIPAL LOSS ACCOUNTS NIL  PRINCIPAL LOSS ACCOUNTS NIL  ACCOUNTS NIL  NIL  NIL  ACCOUNTS NIL  NIL  NIL  NIL  ACCOUNTS NIL  NIL  NIL  NIL  ACCOUNTS NIL  NIL  NIL  ACCOUNTS NIL  ACCOUNTS NIL  NIL  ACCOUNTS NIL  ACCOUNTS NIL  NIL  ACCOUNTS NIL  ACCO			380,299			
Sep-18         2         380,078           Oct-18         3         722,096           Nov-18         3         724,462              MORTGAGE IN POSSESSION Oct-18         NIL         Accounts NIL         NIL           PRINCIPAL LOSS 2018         Gross Loss 1 LMI claim (A\$) 1 LMI payment (A\$) 1 LMI pa						
Nov-18         3         724,462           MORTGAGE IN POSSESSION Oct-18         No of Accounts NIL         Amount (\$)           PRINCIPAL LOSS         Gross Loss         LMI claim (A\$)         LMI payment (A\$)         Net loss           2018         - <t< td=""><td>Sep-18</td><td></td><td></td><td></td><td></td><td></td></t<>	Sep-18					
MORTGAGE IN POSSESSION Oct-18 NIL NIL  PRINCIPAL LOSS 2018 NIC Amount (\$) NIL						
MORTGAGE IN POSSESSION Oct-18  Accounts NIL NIL  PRINCIPAL LOSS 2018  Accounts NIL NIL  NIL  LMI payment (A\$) Net loss	Nov-18	3	724,462			
MORTGAGE IN POSSESSION Oct-18  Accounts NIL NIL  PRINCIPAL LOSS 2018  Accounts NIL NIL  NIL  LMI payment (A\$) Net loss		No of	Amount (¢)			
Oct-18         NIL         NIL           PRINCIPAL LOSS         Gross Loss         LMI claim (A\$)         LMI payment (A\$)         Net loss           2018         -         -         -         -         -	MORTGAGE IN POSSESSION		Amount (3)			
PRINCIPAL LOSS 2018  Gross Loss LMI claim (A\$) LMI payment (A\$) Net loss			NIL			
2018						
Total		Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss	