Article 122a of CRD2 retention of interest report for Progress 2017-2 Trust

Transaction Name: CRD2 Pool

Closing Date: Thursday, 14th December 2017
Maturity Date: Wednesday, 10th February 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 (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	<u>At Issue</u>	<u>Dec - 21</u>
Total pool size:	\$54,906,047	\$17,245,327.45
Total Number Of Loans (UnConsolidated):	233	93
Total number of loans (consolidating split loans):	174	73
Average loan Size:	\$315,552	\$236,237.36
Maximum loan size:	\$864,000	\$822,986.01
Total property value:	\$102,356,639	\$39,215,915.00
Number of Properties:	174	73
Average property value:	\$588,257	\$537,204.32
Average current LVR:	56.58%	42.70%
Average Term to Maturity (months): Maximum Remaining Term to Maturity (months):	304.22 346.19	248.30 295.27
Weighted Average Seasoning (months):	46	82.76
Weighted Average Current LVR:	65.29%	59.49%
Weighted Average Term to Maturity (months):	318.28	272.29
% of pool with loans > \$500,000:	28.13%	33.95%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.34%	76.41%
% Fixed Rate Loans(Value):	7.37%	6.65%
% Interst Only loans (Value):	25.62%	2.81%
Weighted average mortgage interest:	4.23%	2.94%
Investment Loans:	18.39%	21.12%
Outstanding Balance Distribution	\$ % at Issue	Dec - 21
≤\$0	0.00%	-0.38%
> \$0 and ≤ \$100,000	2.59%	4.14%
> \$100,000 and < \$150,000	3.57%	6.50%
> \$150,000 and ≤ \$200,000	6.43%	7.32%
> \$200,000 and ≤ \$250,000	5.47%	7.76%
> \$250,000 and ≤ \$300,000	11.50%	6.15%
> \$300,000 and ≤ \$350,000	7.20%	16.69%
> \$350,000 and ≤ \$400,000	17.83%	15.21%
> \$400,000 and ≤ \$450,000	6.87%	0.00%
> \$450,000 and ≤ \$500,000	10.41%	2.67%
> \$500,000 and ≤ \$550,000	2.81%	3.02%
> \$550,000 and < \$600,000	4.17% 5.68%	17.10% 0.00%
> \$600,000 and ≤ \$650,000 > \$650,000 and ≤ \$700,000	3.75%	0.00%
> \$700,000 and ≤ \$750,000 > \$700,000 and ≤ \$750,000	0.00%	0.00%
> \$750,000 and \(\leq \) \$800,000	7.10%	4.40%
> \$800,000 and ≤ \$850,000	3.04%	9.43%
> \$850,000 and ≤ \$900,000	1.57%	0.00%
> \$900,000 and ≤ \$950,000	0.00%	0.00%
> \$950,000 and ≤ \$1,000,000	0.00%	0.00%
		100.00%
Total	100.00%	100:00%
Outstanding Balance LVR Distribution	\$ % at Issue	<u>Dec - 21</u>
Outstanding Balance LVR Distribution ≤ 0%	\$ % at Issue 0.00%	<u>Dec - 21</u> -0.38%
Outstanding Balance LVR Distribution	\$ % at Issue	<u>Dec - 21</u>
Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25%	\$ % at Issue 0.00% 5.11%	<u>Dec - 21</u> -0.38% 6.46%
Outstanding Balance LVR Distribution < 0% > 0% and < 25% > 25% and < 30%	\$ % at Issue 0.00% 5.11% 5.43%	<u>Dec - 21</u> -0.38% 6.46% 7.94%
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Outstanding Balance LVR Distribution < 0% > 0% and < 25% > 25% and < 30% > 30% and < 35% > 35% and < 40% > 40% and ≤ 55% > 40% and ≤ 50%	\$ % at Issue 0.00% 5.11% 5.43% 4.11% 2.15% 0.95% 1.74%	Dec - 21 -0.38% 6.46% 7.94% 0.99% 5.47% 1.74% 2.45%
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Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 33% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 55% > 55% and ≤ 60% > 65% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 100% Total Mortgage Insurance Genworth QBE Uninsured Total Seasoning Analysis > 0 mths and ≤ 10 mths > 3 mths and ≤ 1 mths > 12 mths and ≤ 15 mths > 12 mths and ≤ 15 mths > 12 mths and ≤ 11 mths > 12 mths and ≤ 21 mths > 24 mths and ≤ 24 mths > 48 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 96 mths > 96 mths and ≤ 96 mths > 96 mths and ≤ 96 mths > 96 mths and ≤ 100 mths > 108 mths and ≤ 100 mths	\$\(\) at Issue \(0.00\) 5.11\% \(5.43\) 4.11\% \(2.15\) 0.95\% \(1.74\) 3.82\% \(4.61\) 4.21\% \(7.75\) 12.59\% \(4.02\) 4.09\% \(3.18\) 4.09\% \(3.18\) 4.09\% \(3.18\) 6.00\% \(0.00\) 0.00\% \(0.00\) 100.00\% \(\) 2\(\) at Issue \(18.92\) 0.68\% \(80.40\) 100.00\% \(0.00\) 6.88\% \(80.40\) 100.00\% \(0.00\) 6.88\% \(80.40\) 6.75\% \(6.25\) 28.54\% \(6.75\) 6.25\% \(3.396\) 0.00\% \(0.33\) 1.65\% \(0.33\) 1.65\% \(0.00\) 0.00\%	Dec - 21 -0.38% 6.46% 7.94% 0.99% 5.47% 1.74% 2.45% 3.86% 3.81% 13.02% 16.52% 19.78% 10.00% 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% 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% 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% 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% 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% 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% 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% 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% 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% 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% 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% 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% 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% 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% 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% 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% 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% 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% 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% 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% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00
Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 33% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 55% > 55% and ≤ 60% > 50% and ≤ 65% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Uninsured Total Seasoning Analysis > 0 mths and ≤ 1 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 11 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 18 mths > 18 mths and ≤ 10 mths > 14 mths and ≤ 10 mths > 14 mths and ≤ 10 mths > 48 mths and ≤ 6 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 70 mths > 72 mths and ≤ 80 mths > 84 mths and ≤ 100 mths 84 mths and ≤ 96 mths > 96 mths and ≤ 96 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 96 mths > 96 mths and ≤ 96 mths > 96 mths and ≤ 108 mths	\$ xat issue 0.00% 5.11% 5.43% 4.111% 2.15% 0.95% 1.74% 3.82% 4.61% 4.211% 7.75% 12.59% 40.28% 4.09% 3.1.8% 0.00% 0.00% 100.00% 5 xat issue 18.92% 0.68% 80.40% 100.00% 0.00% 0.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00%	Dec - 21 - 0.38%

Geographic Distribution ACT - Metro		\$ % at Issue 1.09%		<u>Dec - 21</u> 0.00%
Total ACT		1.09%		0.00%
NSW - Inner city		0.00%		0.00%
NSW - Metro NSW - Non metro		33.03%		29.47% 11.48%
Total NSW		8.23% 41.26%		40.95%
NT - Metro NT - Non metro		0.00%		0.00% 0.00%
Total NT		0.00%		0.00%
QLD - Inner city QLD - Metro		0.00% 7.18%		0.00% 4.19%
QLD - Non metro		9.23%		9.40%
Total QLD		16.41%		13.59%
SA - Inner city		0.00%		0.00%
SA - Metro		4.73%		3.88%
SA - Non metro		0.00%		0.00%
Total SA		4.73%		3.88%
TAS - Inner city		0.00%		0.00%
TAS - Metro		0.80%		0.00%
TAS - Non metro Total TAS		0.53% 1.33%		0.00% 0.00%
Total Ind		1.5570		0.00%
VIC - Inner city		0.00%		0.00%
VIC - Metro VIC - Non metro		20.84% 2.31%		21.42% 3.28%
Total VIC		23.15%		24.70%
MA Januarila				0.000
WA - Inner city WA - Metro		0.00% 10.72%		0.00% 15.04%
WA - Non metro		1.32%		1.84%
Total WA		12.04%		16.88%
Total Inner City		0.00%		0.00%
Total Metro		78.38%		74.01%
Total Non Metro		21.62% 100.00%		25.99%
Total		100.00%		100.00%
ARREARS \$ % (scheduled balance basis)	31-60	61-90	90+	<u>Total</u>
Jan-21 Feb-21	0.00%	0.00%	0.00% 0.00%	0.00%
Mar-21	0.00%	0.00%	0.00%	0.00%
Apr-21	0.00%	0.00%	0.00%	0.00%
May-21 Jun-21	0.00% 0.00%	0.00%	0.00%	0.00%
Jul-21	0.00%	0.00%	0.00%	0.00%
Aug-21	0.00%	0.00%	0.00%	0.00%
Sep-21 Oct-21	0.00% 0.00%	0.00%	0.00%	0.00%
Nov-21	0.00%	0.00%	0.00%	0.00%
Dec-21	0.00%	0.00%	0.00%	0.00%
	No of	Amount (\$)		
MORTGAGE SAFETY NET	Accounts			
Jan-21 Feb-21	-	-		
Mar-21	=	-		
Apr-21	-	-		
May-21 Jun-21	=	-		
Jul-21	=	-		
Aug-21	-	-		
Sep-21 Oct-21	-	-		
Nov-21	-	-		
Dec-21	-	-		
	No of	Amount (\$)		
Incl. COVID-19 HARDSHIP	Accounts			
Jan-21 Feb-21	=	-		
Mar-21	-	_		
Apr-21	-	-		
May-21 Jun-21	=	-		
Jul-21	-	-		
Aug-21	-	-		
Sep-21 Oct-21	=	-		
Nov-21	=	-		
Dec-21	=	-		
	No of	Amount (\$)		
MORTGAGE IN POSSESSION	Accounts			
2018	NIL	NIL		
	Gross Loss	LMI claim (A\$)	LMI payment	Net loss
PRINCIPAL LOSS			(A\$)	
Z018 Total	<u> </u>		-	-