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

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

Note

CRD2 Pool Thursday, 14th December 2017 Wednesday, 10th February 2049

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>Dec - 23</u>
Total pool size:	\$54,906,047	\$8,568,257.53
Total Number Of Loans (UnConsolidated):	233	63
Total number of loans (consolidating split loans):	174	46
Average loan Size:	\$315,552	\$186,266.47
Maximum loan size:	\$864,000	\$777,843.62
Total property value:	\$102,356,639	\$25,978,415.00
Number of Properties: Average property value:	174 \$588,257	46 \$564,748.15
Average current LVR:	56.58%	32.79%
Average Term to Maturity (months):	304.22	220.05
Maximum Remaining Term to Maturity (months):	346.19	271.27
Weighted Average Seasoning (months):	46	109.16
Weighted Average Current LVR:	65.29%	60.67%
Weighted Average Term to Maturity (months):	318.28	246.92
% of pool with loans > \$500,000:	28.13%	37.53%
% of pool (amount) LoDoc Loans: Maximum Current LVR:	0.00% 89.34%	0.00% 71.26%
% Fixed Rate Loans(Value):	7.37%	5.42%
% Interest Only loans (Value):	25.62%	4.49%
Weighted average mortgage interest:	4.23%	7.12%
Investment Loans:	18.39%	16.72%
Weighted Average Fixed Rate:		2.17%
Weighted Average Variable Rate:		7.41%
Outstanding Balance Distribution	<u>\$ % at Issue</u>	<u>Dec - 23</u>
≤ \$0	0.00%	-7.45%
> \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000	2.59% 3.57%	5.23% 4.23%
> \$100,000 and \leq \$150,000 > \$150,000 and \leq \$200,000	6.43%	4.23% 3.82%
$>$ \$200,000 and \leq \$250,000	5.47%	10.24%
$>$ \$250,000 and \leq \$300,000	11.50%	13.15%
> \$300,000 and ≤ \$350,000	7.20%	14.90%
> \$350,000 and ≤ \$400,000	17.83%	12.93%
> \$400,000 and ≤ \$450,000	6.87%	0.00%
> \$450,000 and ≤ \$500,000 > \$500,000 and ≤ \$550,000	10.41%	5.41% 6.30%
> $$50,000 and \leq $550,000$	2.81% 4.17%	6.30% 13.17%
$>$ \$600,000 and \leq \$650,000	5.68%	0.00%
> \$650,000 and ≤ \$700,000	3.75%	0.00%
> \$700,000 and ≤ \$750,000	0.00%	0.00%
> \$750,000 and ≤ \$800,000	7.10%	18.06%
> \$800,000 and ≤ \$850,000	3.04%	0.00%
> \$850,000 and ≤ \$900,000	1.57%	0.00%
> \$900,000 and ≤ \$950,000	0.00%	0.00%
> \$950,000 and ≤ \$1,000,000 Total	0.00%	0.00%
	100.00%	100.00%
	100.00%	100.00%
Outstanding Balance LVR Distribution	<u>\$ % at Issue</u>	<u>Dec - 23</u>
Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25%		
Outstanding Balance LVR Distribution ≤ 0%	<mark>\$ % at Issue</mark> 0.00%	<u>Dec - 23</u> -7.45%
Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30%	<u>\$ % at Issue</u> 0.00% 5.11%	<u>Dec - 23</u> -7.45% 12.36% 3.39% 3.57%
<u>Outstanding Balance LVR Distribution</u> ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40%	\$ % at Issue 0.00% 5.11% 5.43% 4.11% 2.15%	<u>Dec - 23</u> -7.45% 12.36% 3.39% 3.57% 4.37%
Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45%	\$ % at Issue 0.00% 5.11% 5.43% 4.11% 2.15% 0.95%	<u>Dec - 23</u> -7.45% 12.36% 3.39% 3.57% 4.37% 3.38%
Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50%	\$ % at Issue 0.00% 5.11% 5.43% 4.11% 2.15% 0.95% 1.74%	Dec - 23 -7.45% 12.36% 3.39% 3.57% 4.37% 3.38% 5.03%
Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55%	\$ % at Issue 0.00% 5.11% 5.43% 4.11% 2.15% 0.95% 1.74% 3.82%	Dec - 23 -7.45% 12.36% 3.39% 3.57% 4.37% 3.38% 5.03% 1.97%
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Dutstanding Balance LVR Distribution $\leq 0\%$ 0% and $\leq 25\%$ > 25% and $\leq 30\%$ 30% and $\leq 35\%$ > 35% and $\leq 40\%$ 40% and $\leq 45\%$ > 40% and $\leq 45\%$ $>45\%$ and $\leq 50\%$ > 50% and $\leq 55\%$ $>55\%$ and $\leq 60\%$ > 60% and $\leq 65\%$ > 65% and $\leq 70\%$ > 70% and $\leq 75\%$ > 75% and $\leq 80\%$ > 80% and $\leq 85\%$ > 85% and $\leq 90\%$ > 90% and $\leq 95\%$ > 95% and $\leq 100\%$ TotalSeasoning Analysis> 0 mths and ≤ 3 mths> 3 mths and ≤ 6 mths> 6 mths and ≤ 9 mths> 9 mths and ≤ 12 mths> 12 mths and ≤ 15 mths> 15 mths and ≤ 21 mths> 18 mths and ≤ 21 mths> 24 mths and ≤ 36 mths> 24 mths and ≤ 36 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% 40.28% 4.09% 3.18% 0.00% <t< td=""><td>Dec - 23 -7.45% 12.36% 3.39% 3.57% 4.37% 3.38% 5.03% 1.97% 4.06% 12.32% 31.54% 25.46% 0.00%</td></t<>	Dec - 23 -7.45% 12.36% 3.39% 3.57% 4.37% 3.38% 5.03% 1.97% 4.06% 12.32% 31.54% 25.46% 0.00%
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Dutstanding Balance LVR Distribution \leq 0% $> 0\%$ and \leq 25% \geq 25% and \leq 30% \geq 30% and \leq 35% \geq 35% and \leq 40% \geq 40% and \leq 45% \geq 45% and \leq 50% \geq 55% and \leq 50% \geq 60% and \leq 65% \geq 65% and \leq 70% \geq 70% and \leq 75% \geq 75% and \leq 80% \geq 80% and \leq 85% \geq 85% and \leq 90% \geq 90% and \leq 95% \geq 95% and \leq 100% Total Mortgage Insurance Genworth QBE Uninsured Total Seasoning Analysis \geq 0 mths and \leq 3 mths \geq 3 mths and \leq 4 mths \geq 9 mths and \leq 12 mths \geq 0 mths and \leq 12 mths \geq 12 mths and \leq 12 mths \geq 12 mths and \leq 24 mths \geq 24 mths and \leq 24 mths \geq 24 mths and \leq 20 mths \geq 36 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% 40.28% 4.09% 3.18% 0.00% 100.00% \$ % at Issue 18.92% 0.68% 80.40% 100.00% \$ % at Issue 0.00% 0.00% 100.00% \$ 2% at Issue 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.22% 28.54% 6.75% 6.25% 3.96% 0.33%	Dec - 23 -7.45% 12.36% 3.39% 3.57% 4.37% 3.38% 5.03% 1.97% 4.06% 12.32% 31.54% 25.46% 0.00% <td< td=""></td<>
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Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25%	\$ % 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% 40.28% 4.09% 3.18% 0.00% 100.00% \$ % at Issue 18.92% 0.68% 80.40% 100.00% \$ % at Issue 0.00%	Dec - 23 -7.45% 12.36% 3.39% 3.57% 4.37% 3.38% 5.03% 1.97% 4.06% 12.32% 31.54% 25.46% 0.00% <td< td=""></td<>

Geographic Distribution		<u>\$ % at Issue</u>		<u>Dec - 23</u>
ACT - Metro		1.09%		0.00%
Total ACT		1.09%		0.00%
NSW - Inner city		0.00%		0.00%
NSW - Metro		33.03%		41.40%
NSW - Non metro		8.23%		10.10%
Total NSW		41.26%		51.50%
NT - Metro		0.00%		0.00%
NT - Non metro		0.00%		0.00%
Total NT		0.00%		0.00%
QLD - Inner city		0.00%		0.00%
QLD - Metro		7.18%		6.83%
QLD - Non metro		9.23%		10.92%
Total QLD		16.41%		17.75%
SA - Inner city		0.00%		0.00%
SA - Metro		4.73%		4.90%
SA - Non metro		0.00%		0.00%
Total SA		4.73%		4.90%
TAS - Inner city		0.00%		0.00%
TAS - Metro		0.80%		0.00%
TAS - Non metro		0.53%		0.00%
Total TAS		1.33%		0.00%
VIC - Inner city		0.00%		0.00%
VIC - Metro		20.84%		10.41%
VIC - Non metro		2.31%		-0.03%
Total VIC		23.15%		10.38%
WA - Inner city		0.00%		0.00%
WA - Metro		10.72%		11.90%
WA - Non metro		1.32%		3.57%
Total WA		12.04%		15.47%
Total Inner City		0.00%		0.00%
Total Metro		78.38%		75.44%
Total Non Metro		21.62%		24.56%
Total		100.00%		100.00%
ARREARS \$ % (scheduled balance basis)	21.60	61.00	001	Total
Jan-23	<u>31-60</u> 0.00%	<u>61-90</u> 0.00%	<u>90+</u> 2.82%	<u>Total</u> 2.82%
Feb-23	0.00%	0.00%	3.06%	3.06%
Mar-23	0.00%	0.00%	3.26%	3.26%
Apr-23	0.00%	0.00%	3.25%	3.25%
May-23	0.00%	0.00%	3.27%	3.27%
Jun-23	0.00%	0.00%	3.41%	3.41%
Jul-23	3.19%	0.00%	0.00%	3.19%
Aug-23	0.00%	3.23%	0.00%	3.23%
Sep-23	0.00%	0.00%	3.36%	3.36%
Oct-23	0.00%	0.00%	0.00%	0.00%
Nov-23	0.00%	0.00%	0.00%	0.00%
Dec-23	0.00%	0.00%	0.00%	0.00%
MORTGAGE SAFETY NET	<u>No of</u>	<u>Amount (\$)</u>		
Jan-23	-	-		
Feb-23	-	-		
Mar-23	-	-		
Apr-23	1.00	369,661.94		
May-23	1.00	370,398.10		
Jun-23 Jul-23	1.00 1.00	370,005.28 321,736.52		
Jui-23 Aug-23	1.00	323,277.68		
Sep-23	1.00	324,826.22		
0ct-23	1.00	352 801 89		

Oct-23	1.00	352,801.89
Nov-23	1.00	355,054.80
Dec-23	1.00	357,520.14

Incl. COVID-19 HARDSHIP	<u>No of</u>	<u>Amount (\$)</u>	
Mar-22	-	-	
Apr-22	-	-	
May-22	-	-	
Jun-22	-	-	
Jul-22	-	-	
Aug-22	-	-	
Sep-22	-	-	
Oct-22	-	-	
Nov-22	-	-	

MORTGAGE IN POSSESSION 2018	<u>No of</u> NIL	<u>Amount (\$)</u> NIL		
PRINCIPAL LOSS	<u>Gross Loss</u>	<u>LMI claim (A\$)</u>	LMI payment (A\$)	<u>Net loss</u>
2018	-	-	-	-
Total	-	-	-	-