

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 independently 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 Limited 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 respect of Article 122a in their relevant jurisdiction.

COLLATERAL INFORMATION

	<u>At Issue</u>	<u>May - 21</u>
Total pool size:	\$49,574,162	\$20,566,491.20
Total Number Of Loans (UnConsolidated):	246	129
Total number of loans (consolidating split loans):	199	107
Average loan size:	\$249,116	\$192,210.20
Maximum loan size:	\$953,898	\$633,590.61
Total property value:	\$102,995,758	\$55,161,025.00
Number of Properties:	199	107
Average property value:	\$517,567	\$515,523.60
Average current LVR:	54.02%	42.43%
Average Term to Maturity (months):	302.71	252.94
Maximum Remaining Term to Maturity (months):	348.20	312.16
Weighted Average Seasoning (months):	35.11	71.30
Weighted Average Current LVR:	61.43%	55.68%
Weighted Average Term to Maturity (months):	317.93	281.12
% of pool with loans > \$500,000:	10.37%	8.82%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.27%	97.59%
% Fixed Rate Loans(Value):	4.58%	2.49%
% Interest Only loans (Value):	25.62%	10.30%
Weighted average mortgage interest:	4.18%	3.28%
Investment Loans:	20.17%	24.19%

Outstanding Balance Distribution

	<u>\$ % at Issue</u>	<u>May - 21</u>
≤ \$0	0.00%	-0.01%
> \$0 and ≤ \$100,000	2.93%	4.73%
> \$100,000 and ≤ \$150,000	5.61%	8.98%
> \$150,000 and ≤ \$200,000	6.13%	12.13%
> \$200,000 and ≤ \$250,000	14.09%	19.68%
> \$250,000 and ≤ \$300,000	23.08%	16.37%
> \$300,000 and ≤ \$350,000	28.83%	17.18%
> \$350,000 and ≤ \$400,000	5.22%	3.49%
> \$400,000 and ≤ \$450,000	0.87%	4.03%
> \$450,000 and ≤ \$500,000	2.87%	4.59%
> \$500,000 and ≤ \$550,000	2.09%	0.00%
> \$550,000 and ≤ \$600,000	2.30%	5.73%
> \$600,000 and ≤ \$650,000	2.53%	3.08%
> \$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%	0.00%
> \$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%	0.00%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution	\$ % at Issue	May - 21
≤ 0%	0.00%	-0.01%
> 0% and ≤ 25%	6.84%	9.82%
> 25% and ≤ 30%	3.93%	5.71%
> 30% and ≤ 35%	4.50%	6.32%
> 35% and ≤ 40%	4.89%	7.44%
> 40% and ≤ 45%	4.93%	2.50%
> 45% and ≤ 50%	3.58%	8.62%
> 50% and ≤ 55%	6.07%	1.04%
> 55% and ≤ 60%	5.30%	8.92%
> 60% and ≤ 65%	3.14%	9.22%
> 65% and ≤ 70%	8.98%	2.13%
> 70% and ≤ 75%	7.85%	16.36%
> 75% and ≤ 80%	27.71%	14.99%
> 80% and ≤ 85%	8.60%	4.74%
> 85% and ≤ 90%	3.69%	0.00%
> 90% and ≤ 95%	0.00%	1.17%
> 95% and ≤ 100%	0.00%	1.01%
Total	100.00%	100.00%

Mortgage Insurance	\$ % at Issue	May - 21
Genworth	20.31%	25.57%
QBE	5.63%	4.39%
Uninsured	74.05%	70.04%
Total	100.00%	100.00%

Seasoning Analysis	\$ % at Issue	May - 21
> 0 mths and ≤ 3 mths	0.20%	0.00%
> 3 mths and ≤ 6 mths	0.00%	0.00%
> 6 mths and ≤ 9 mths	0.00%	0.00%
> 9 mths and ≤ 12 mths	0.00%	0.00%
> 12 mths and ≤ 15 mths	38.84%	0.00%
> 15 mths and ≤ 18 mths	11.04%	0.00%
> 18 mths and ≤ 21 mths	9.71%	0.00%
> 21 mths and ≤ 24 mths	6.75%	0.00%
> 24 mths and ≤ 36 mths	8.32%	0.00%
> 36 mths and ≤ 48 mths	6.08%	0.30%
> 48 mths and ≤ 60 mths	3.83%	60.33%
> 60 mths and ≤ 72 mths	3.23%	14.15%
> 72 mths and ≤ 84 mths	2.12%	4.81%
> 84 mths and ≤ 96 mths	1.58%	4.15%
> 96 mths and ≤ 108 mths	0.26%	3.96%
> 108 mths and ≤ 120 mths	1.53%	3.15%
> 120 mths	6.51%	9.16%
Total	100.00%	100.00%

Geographic Distribution	\$ % at Issue	May - 21
ACT - Metro	1.01%	0.99%
Total ACT	1.01%	0.99%
NSW - Inner city	0.00%	0.00%
NSW - Metro	19.03%	15.31%
NSW - Non metro	15.28%	17.48%
Total NSW	34.30%	32.79%
NT - Metro	0.51%	1.44%
NT - Non metro	0.00%	0.00%
Total NT	0.51%	1.44%
QLD - Inner city	0.00%	0.00%
QLD - Metro	12.76%	13.37%
QLD - Non metro	9.14%	8.35%
Total QLD	21.91%	21.71%
SA - Inner city	0.00%	0.00%
SA - Metro	5.92%	4.43%
SA - Non metro	1.00%	1.64%
Total SA	6.93%	6.07%
TAS - Inner city	0.23%	0.17%
TAS - Metro	2.49%	0.24%
TAS - Non metro	0.00%	0.00%
Total TAS	2.72%	0.42%
VIC - Inner city	0.00%	0.00%
VIC - Metro	17.78%	20.07%
VIC - Non metro	3.45%	1.51%
Total VIC	21.23%	21.58%
WA - Inner city	0.00%	0.00%
WA - Metro	9.84%	13.50%
WA - Non metro	1.55%	1.50%
Total WA	11.39%	15.01%
Total Inner City	0.23%	0.17%
Total Metro	69.34%	69.34%
Total Non Metro	30.43%	30.49%
Total	100.00%	100.00%

ARREARS \$ % (scheduled balance basis)

	31-60	61-90	90+	Total
Jun-20	0.00%	0.00%	0.00%	0.00%
Jul-20	0.00%	0.00%	0.00%	0.00%
Aug-20	1.24%	0.00%	0.00%	1.24%
Sep-20	1.29%	0.00%	0.00%	1.29%
Oct-20	2.16%	0.00%	0.00%	2.16%
Nov-20	0.00%	0.00%	0.00%	0.00%
Dec-20	0.00%	0.00%	0.00%	0.00%
Jan-21	1.39%	0.00%	0.00%	1.39%
Feb-21	0.00%	1.41%	0.00%	1.41%
Mar-21	0.00%	0.00%	1.48%	1.48%
Apr-21	0.00%	1.55%	0.00%	1.55%
May-21	0.00%	1.55%	0.00%	1.55%

MORTGAGE SAFETY NET

	No of Accounts	Amount (\$)
Jun-20	13	2,306,171
Jul-20	13	2,308,464
Aug-20	12	2,316,109
Sep-20	12	2,319,173
Oct-20	7	1,741,543
Nov-20	4	530,428
Dec-20	2	227,126
Jan-21	2	226,351
Feb-21	-	-
Mar-21	-	-
Apr-21	-	-
May-21	-	-

*** Incl. COVID-19 HARDSHIP**

	No of Accounts	Amount (\$)
Jun-20	12	2,094,927
Jul-20	12	2,097,623
Aug-20	11	2,105,285
Sep-20	11	2,108,366
Oct-20	6	1,530,773
Nov-20	1	554,247
Dec-20	2	227,126
Jan-21	2	226,351
Feb-21	-	-
Mar-21	-	-
Apr-21	-	-
May-21	-	-

MORTGAGE IN POSSESSION

	No of Accounts	Amount (\$)
	NIL	NIL

	Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss
PRINCIPAL LOSS				
2018	-	-	-	-
Total	-	-	-	-