Article 122a of CRD2 retention of interest report for Progress 2018-1 Trust

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

Note

CRD2 Pool Thursday, 28th June 2018 Friday, 11th June 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>Jul - 21</u>
Total pool size:	\$49,574,162	\$19,355,651.89
Total Number Of Loans (UnConsolidated):	246	123
Total number of loans (consolidating split loans):	199	102
Average loan Size:	\$249,116	\$189,761.29
Maximum loan size:	\$953,898	\$629,234.71
Total property value:	\$102,995,758	\$52,972,957.00
Number of Properties:	199	102
Average property value:	\$517,567	\$519,342.72
Average current LVR:	54.02%	41.36%
Average Term to Maturity (months):	302.71	253.21
Maximum Remaining Term to Maturity (months):	348.20	310.16
Weighted Average Seasoning (months):	35.11	71.89
Weighted Average Current LVR:	61.43%	54.86%
Weighted Average Term to Maturity (months):	317.93	280.57
% of pool with loans > \$500,000:	10.37%	9.31%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.27%	90.38%
% Fixed Rate Loans(Value):	4.58%	3.27%
% Interst Only loans (Value):	25.62%	10.91%
Weighted average mortgage interest:	4.18%	3.23%
Investment Loans:	20.17%	25.21%
Outstanding Balance Distribution	<u>\$ % at Issue</u>	<u>Jul - 21</u>
≤ \$0	0.00%	-0.01%
> \$0 and ≤ \$100,000	2.93%	4.89%
> \$100,000 and ≤ \$150,000	5.61%	9.32%
> \$150,000 and ≤ \$200,000	6.13%	11.74%
> \$200,000 and ≤ \$250,000	14.09%	20.93%
> \$250,000 and ≤ \$300,000	23.08%	12.93%
> \$300,000 and ≤ \$350,000	28.83%	19.93%
> \$350,000 and ≤ \$400,000	5.22%	1.87%
> \$400,000 and ≤ \$450,000	0.87%	4.25%
> \$450,000 and ≤ \$500,000	2.87%	4.85%
> \$500,000 and ≤ \$550,000	2.09%	0.00%
> \$550,000 and ≤ \$600,000	2.30%	6.06%
> \$600,000 and ≤ \$650,000	2.53%	3.25%
> \$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	<u>Jul - 21</u>
≤ 0%	0.00%	-0.01%
> 0% and ≤ 25%	6.84%	10.09%
> 25% and ≤ 30%	3.93%	6.92%
> 30% and ≤ 35%	4.50%	6.60%
> 35% and ≤ 40%	4.89%	5.35%
> 40% and ≤ 45%	4.93%	2.63%
> 45% and ≤ 50%	3.58%	10.25%
> 50% and ≤ 55%	6.07%	1.11%
> 55% and ≤ 60%	5.30%	8.14%
> 60% and ≤ 65%	3.14%	8.21%
> 65% and ≤ 70%	8.98%	3.38%
> 70% and ≤ 75%	7.85%	15.23%
> 75% and ≤ 80%	27.71%	17.63%
> 80% and ≤ 85%	8.60%	3.24%
> 85% and ≤ 90%	3.69%	0.00%
> 90% and ≤ 95%	0.00%	1.24%
> 95% and ≤ 100%	0.00%	0.00%
Total	100.00%	100.00%
Mortgage Insurance	\$ % at Issue	<u>Jul - 21</u>
Genworth	20.31%	24.61%
QBE	5.63%	4.40%
Uninsured	74.05%	70.99%
Total	100.00%	100.00%
Seasoning Analysis	\$ % at Issue	<u>Jul - 21</u>
> 0 mths and \leq 3 mths	0.20%	0.00%
> 3 mths and \leq 6 mths	0.00%	0.00%
> 6 mths and \leq 9 mths	0.00%	0.00%
> 9 mths and \leq 12 mths	0.00%	0.00%
> 12 mths and \leq 15 mths	38.84%	0.00%
> 15 mths and \leq 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%	0.31%
> 48 mths and ≤ 60 mths	3.83%	60.34%
> 60 mths and ≤ 72 mths	3.23%	15.58%
> 72 mths and ≤ 84 mths	2.12%	3.23%
> 84 mths and ≤ 96 mths	1.58%	5.92%
> 96 mths and \leq 108 mths	0.26%	2.82%
> 108 mths and \leq 120 mths		
	1.53%	3.11%
> 120 mths	6.51%	8.68%
		8.68%
> 120 mths Total	6.51% 100.00%	8.68% 100.00%
> 120 mths Total Geographic Distribution	6.51% 100.00% <u>\$ % at Issue</u>	8.68% 100.00% Jul - 21
> 120 mths Total Geographic Distribution ACT - Metro	6.51% 100.00% <u>\$ % at Issue</u> 1.01%	8.68% 100.00% <u>Jul - 21</u> 1.06%
> 120 mths Total Geographic Distribution ACT - Metro	6.51% 100.00% <u>\$ % at Issue</u>	8.68% 100.00% <u>Jul - 21</u> 1.06%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT	6.51% 100.00% <u>\$ % at Issue</u> 1.01% 1.01%	8.68% 100.00% Jul - 21 1.06% 1.06%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city	6.51% 100.00% <u>\$ % at Issue</u> 1.01% 1.01% 0.00%	8.68% 100.00% <u>Jul - 21</u> 1.06% 1.06% 0.00%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro	6.51% 100.00% \$ <u>% at Issue</u> 1.01% 1.01% 0.00% 19.03%	8.68% 100.00% <u>Jul - 21</u> 1.06% 1.06% 0.00% 14.74%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro	6.51% 100.00% \$ % at issue 1.01% 1.01% 0.00% 19.03% 15.28%	8.68% 100.00% <u>Jul - 21</u> 1.06% 1.06% 0.00% 14.74% 17.34%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro	6.51% 100.00% \$ <u>% at Issue</u> 1.01% 1.01% 0.00% 19.03%	8.68% 100.00%
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> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city	6.51% 100.00% \$ % at issue 1.01% 1.01% 0.00% 19.03% 15.28% 34.30% 0.51% 0.00% 0.51% 0.00% 12.76%	8.68% 100.00% jul - 21 1.06% 1.06% 0.00% 14.74% 17.34% 32.08% 1.20% 0.00% 1.20% 0.00% 14.13%
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> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Inner city	6.51% 100.00% \$ \$ % at issue 1.01% 1.01% 0.00% 19.03% 15.28% 34.30% 0.51% 0.00% 0.51% 0.00% 12.76% 9.14% 21.91% 0.00% 5.92% 1.00% 6.93% 0.23% 2.49% 0.00% 2.72% 0.00% 17.78% 3.45% 21.23%	8.68% 100.00% Jul - 21 1.06% 1.06% 0.00% 14.74% 17.34% 32.08% 1.20% 0.00% 1.20% 0.00% 14.13% 7.75% 21.88% 0.00% 4.68% 1.75% 6.43% 0.17% 0.25% 0.00% 1.59% 21.25% 0.00% 14.10%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Inner city	6.51% 100.00% \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	8.68% 100.00% Jul - 21 1.06% 1.06% 0.00% 14.74% 17.34% 32.08% 1.20% 0.00% 1.20% 0.00% 14.13% 7.75% 21.88% 0.00% 4.68% 1.75% 6.43% 0.17% 0.25% 0.00% 1.59% 21.25% 0.00% 14.10%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro	6.51% 100.00% \$ \$ % at issue 1.01% 1.01% 0.00% 19.03% 15.28% 34.30% 0.51% 0.00% 0.51% 0.00% 12.76% 9.14% 21.91% 0.00% 5.92% 1.00% 6.93% 0.23% 2.49% 0.00% 2.72% 0.00% 17.78% 3.45% 21.23%	8.68% 100.00% Jul - 21 1.06% 1.06% 0.00% 14.74% 17.34% 32.08% 1.20% 0.00% 1.20% 0.00% 1.4.13% 7.75% 21.88% 0.00% 0.43% 0.03% 0.43% 0.03% 0.43% 1.59% 21.25% 0.00% 14.10% 1.58%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro	6.51% 100.00% \$ % at issue 1.01% 1.01% 0.00% 19.03% 15.28% 34.30% 0.51% 0.00% 0.51% 0.00% 12.76% 9.14% 21.91% 0.00% 5.92% 1.00% 6.93% 0.23% 2.49% 0.00% 2.72% 0.00% 17.78% 3.45% 21.23%	8.68% 100.00% Jul - 21 1.06% 1.06% 0.00% 14.74% 17.34% 32.08% 1.20% 0.00% 1.20% 0.00% 1.20% 0.00% 1.4.13% 7.75% 21.88% 0.00% 0.43% 0.03% 0.43% 0.00% 0.43% 1.59% 21.25% 0.00% 14.10% 1.58%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Non metro Total NSW NT - Metro QLD - Inner city QLD - Metro QLD - Metro QLD - Metro SA - Inner city SA - Inner city SA - Inner city SA - Inner city SA - Inner city TAS - Non metro Total SA TAS - Inner city VIC - Inner city VIC - Inner city VIC - Metro VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Non metro Total WA	6.51% 100.00% \$ % at issue 1.01% 1.01% 0.00% 19.03% 15.28% 34.30% 0.51% 0.00% 0.51% 0.00% 12.76% 9.14% 21.91% 0.00% 5.92% 1.00% 6.93% 0.23% 2.49% 0.00% 2.72% 0.00% 17.78% 3.45% 21.23%	8.68% 100.00% jul - 21 1.06% 1.06% 0.00% 14.74% 17.34% 32.08% 1.20% 0.00% 1.20% 0.00% 14.13% 7.75% 21.88% 0.00% 4.68% 1.75% 6.43% 0.17% 0.25% 0.00% 1.59% 21.25% 0.00% 14.10% 1.58%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Non metro Total VIC WA - Non metro Total WA Total Inner City	6.51% 100.00% \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	8.68% 100.00% Jul - 21 1.06% 1.06% 0.00% 14.74% 17.34% 32.08% 1.20% 0.00% 14.13% 7.75% 21.88% 0.00% 4.68% 1.75% 6.43% 0.17% 0.25% 0.00% 1.59% 21.25% 0.00% 14.10% 1.58% 15.68% 0.17%
> 120 mths	6.51% 100.00% \$ \$ % at issue 1.01% 1.01% 0.00% 19.03% 15.28% 34.30% 0.51% 0.00% 0.51% 0.00% 12.76% 9.14% 21.91% 0.00% 5.92% 1.00% 6.93% 0.23% 2.49% 0.00% 2.72% 0.00% 17.78% 3.45% 21.23% 0.00% 9.84% 1.55% 11.39% 0.23%	8.68% 100.00% <u>Jul - 21</u> 1.06% 1.06% 0.00% 14.74% 17.34% 32.08% 1.20% 0.00%

ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	Total
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%
Jun-21	0.00%	1.59%	0.00%	1.59%
Jul-21	0.00%	0.00%	0.00%	0.00%
	No of	Amount (\$)		
MORTGAGE SAFETY NET	Accounts	-		
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 May-21	-			
	-	-		
Jun-21	-	-		
Jul-21	2	306,846		
	No of	Amount (\$)		
* Incl. COVID-19 HARDSHIP	Accounts			
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	-	-		
Jun-21	-	-		
Jul-21	-	-		
	No of	Amount (\$)		
MORTGAGE IN POSSESSION	Accounts			
	NIL	NIL		
	Gross Loss	LMI claim	LMI	Net loss
		<u>(A\$)</u>	payment	
PRINCIPAL LOSS			<u>(A\$)</u>	
2018	-	-	-	
Total	-	-	-	-