

## 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

<u>COLLATERAL INFORMATION</u>	<u>At Issue</u>	<u>Jan - 21</u>
Total pool size:	\$49,574,162	\$22,970,299.80
Total Number Of Loans (UnConsolidated):	246	139
Total number of loans (consolidating split loans):	199	116
Average loan Size:	\$249,116	\$198,019.83
Maximum loan size:	\$953,898	\$630,622.02
Total property value:	\$102,995,758	\$59,328,775.00
Number of Properties:	199	117
Average property value:	\$517,567	\$507,083.55
Average current LVR:	54.02%	43.87%
Average Term to Maturity (months):	302.71	256.38
Maximum Remaining Term to Maturity (months):	348.20	316.11
Weighted Average Seasoning (months):	35.11	68.17
Weighted Average Current LVR:	61.43%	56.65%
Weighted Average Term to Maturity (months):	317.93	284.47
% of pool with loans > \$500,000:	10.37%	7.91%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.27%	98.67%
% Fixed Rate Loans(Value):	4.58%	2.25%
% Interest Only loans (Value):	25.62%	11.86%
Weighted average mortgage interest:	4.18%	3.30%
Investment Loans:	20.17%	25.08%
<b><u>Outstanding Balance Distribution</u></b>	<b><u>\$ % at Issue</u></b>	<b><u>Jan - 21</u></b>
≤ \$0	0.00%	-0.01%
> \$0 and ≤ \$100,000	2.93%	4.52%
> \$100,000 and ≤ \$150,000	5.61%	8.01%
> \$150,000 and ≤ \$200,000	6.13%	13.86%
> \$200,000 and ≤ \$250,000	14.09%	18.57%
> \$250,000 and ≤ \$300,000	23.08%	14.46%
> \$300,000 and ≤ \$350,000	28.83%	18.31%
> \$350,000 and ≤ \$400,000	5.22%	6.56%
> \$400,000 and ≤ \$450,000	0.87%	3.66%
> \$450,000 and ≤ \$500,000	2.87%	4.16%
> \$500,000 and ≤ \$550,000	2.09%	0.00%
> \$550,000 and ≤ \$600,000	2.30%	5.16%
> \$600,000 and ≤ \$650,000	2.53%	2.75%
> \$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%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<u>Outstanding Balance LVR Distribution</u>	<u>\$ % at Issue</u>	<u>Jan - 21</u>
≤ 0%	0.00%	-0.01%
> 0% and ≤ 25%	6.84%	9.14%
> 25% and ≤ 30%	3.93%	6.77%
> 30% and ≤ 35%	4.50%	6.63%
> 35% and ≤ 40%	4.89%	6.47%
> 40% and ≤ 45%	4.93%	4.77%
> 45% and ≤ 50%	3.58%	3.11%
> 50% and ≤ 55%	6.07%	2.54%
> 55% and ≤ 60%	5.30%	7.10%
> 60% and ≤ 65%	3.14%	7.79%
> 65% and ≤ 70%	8.98%	4.09%
> 70% and ≤ 75%	7.85%	14.71%
> 75% and ≤ 80%	27.71%	22.13%
> 80% and ≤ 85%	8.60%	2.77%
> 85% and ≤ 90%	3.69%	0.00%
> 90% and ≤ 95%	0.00%	1.06%
> 95% and ≤ 100%	0.00%	0.92%
Total	100.00%	100.00%

<u>Mortgage Insurance</u>	<u>\$ % at Issue</u>	<u>Jan - 21</u>
Genworth	20.31%	25.98%
QBE	5.63%	4.06%
Uninsured	74.05%	69.96%
Total	100.00%	100.00%

<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Jan - 21</u>
> 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%	0.28%
> 36 mths and ≤ 48 mths	6.08%	40.33%
> 48 mths and ≤ 60 mths	3.83%	29.46%
> 60 mths and ≤ 72 mths	3.23%	2.53%
> 72 mths and ≤ 84 mths	2.12%	3.80%
> 84 mths and ≤ 96 mths	1.58%	7.21%
> 96 mths and ≤ 108 mths	0.26%	7.17%
> 108 mths and ≤ 120 mths	1.53%	0.00%
> 120 mths	6.51%	9.23%
Total	100.00%	100.00%

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Jan - 21</u>
ACT - Metro	1.01%	0.79%
Total ACT	1.01%	0.79%
NSW - Inner city	0.00%	0.00%
NSW - Metro	19.03%	15.45%
NSW - Non metro	15.28%	15.55%
Total NSW	34.30%	31.00%
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%	14.76%
QLD - Non metro	9.14%	7.55%
Total QLD	21.91%	22.31%
SA - Inner city	0.00%	0.00%
SA - Metro	5.92%	3.98%
SA - Non metro	1.00%	1.51%
Total SA	6.93%	5.49%
TAS - Inner city	0.23%	0.15%
TAS - Metro	2.49%	0.23%
TAS - Non metro	0.00%	0.00%
Total TAS	2.72%	0.38%
VIC - Inner city	0.00%	0.00%
VIC - Metro	17.78%	19.62%
VIC - Non metro	3.45%	2.12%
Total VIC	21.23%	21.74%
WA - Inner city	0.00%	0.00%
WA - Metro	9.84%	13.78%
WA - Non metro	1.55%	3.08%
Total WA	11.39%	16.86%
Total Inner City	0.23%	0.15%
Total Metro	69.34%	70.05%
Total Non Metro	30.43%	29.80%
Total	100.00%	100.00%

<u>ARREARS \$ % (scheduled balance basis)</u>	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Feb-20	1.72%	0.00%	1.04%	2.76%
Mar-20	0.00%	0.00%	1.07%	1.07%
Apr-20	0.00%	0.00%	1.12%	1.12%
May-20	0.00%	0.00%	0.00%	0.00%
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%

<u>MORTGAGE SAFETY NET</u>	<u>No of</u>	<u>Amount (\$)</u>
<u>Accounts</u>		
Feb-20	1	559,812
Mar-20	1	561,448
Apr-20	10	1,105,219
May-20	12	2,093,050
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

<u>* Incl. COVID-19 HARDSHIP</u>	<u>No of</u>	<u>Amount (\$)</u>
<u>Accounts</u>		
Feb-20	-	-
Mar-20	-	-
Apr-20	10	1,105,219
May-20	12	2,093,050
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

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