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 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.

7.96%

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Aug - 24</u>
Total pool size:	\$49,574,162	\$13,825,906.34
Total Number Of Loans (UnConsolidated):	246	106
Total number of loans (consolidating split loans):	199	79
Average loan Size:	\$249,116	\$175,011.47
Maximum loan size:	\$953,898	\$1,500,000.00
Total property value:	\$102,995,758	\$42,674,540.00
Number of Properties:	199	83
Average property value:	\$517,567	\$514,151.08
Average current LVR:	54.02%	35.79%
Average Term to Maturity (months):	302.71	212.15
Maximum Remaining Term to Maturity (months):	348.20	277.12
Weighted Average Seasoning (months):	35.11	121.57
Weighted Average Current LVR:	61.43%	55.32%
Weighted Average Term to Maturity (months):	317.93	230.99
% of pool with loans > \$500,000:	10.37%	15.17%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.27%	83.71%
% Fixed Rate Loans(Value):	4.58%	9.17%
% Interest Only loans (Value):	25.62%	13.30%
Weighted average mortgage interest:	4.18%	6.65%
Weighted Average Fixed Rate:		4.23%
Weighted Average Variable Rate:		6.89%
Investment Loans:	20.17%	55.15%
Outstanding Balance Distribution	\$ % at Issue	Aug - 24
≤ \$0	0.00%	-0.02%
> \$0 and ≤ \$100,000	2.93%	7.16%
> \$100,000 and ≤ \$150,000	5.61%	8.17%
> \$150,000 and ≤ \$200,000	6.13%	14.89%
> \$200,000 and ≤ \$250,000	14.09%	15.25%
> \$250,000 and ≤ \$300,000	23.08%	19.66%
> \$300,000 and ≤ \$350,000	28.83%	2.39%
> \$350,000 and ≤ \$400,000	5.22%	5.79%
> \$400,000 and ≤ \$450,000	0.87%	3.22%
> \$450,000 and ≤ \$500,000	2.87%	7.15%
> \$500,000 and ≤ \$550,000	2.09%	0.00%
> \$550,000 and ≤ \$600,000	2.30%	4.63%
> \$600,000 and ≤ \$650,000	2.53%	0.00%
> \$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%
> \$1,400,000 and ≤ \$1,500,000	0.00%	11.71%
Total	100.00%	100.00%

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Total VIC 21.23% 21.05% WA - Inner city 0.00% 0.00% WA - Metro 9.84% 12.85% WA - Non metro 1.55% 0.00% Total WA 11.39% 12.85% Total Inner City 0.23% 0.00% Total Metro 69.34% 85.78%	ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city	\$ % 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%	Aug - 24 0.00% 0.00% 0.00% 24.78% 7.88% 32.65% 0.21% 0.00% 0.21% 0.00% 25.55% 4.80% 30.36% 0.00% 2.37% 0.52% 2.89% 0.00% 0.00% 0.00% 0.00% 0.00%
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WA - Inner city WA - Metro 9.84% 12.85% WA - Non metro 1.55% 0.00% Total WA 11.39% 12.85% Total Inner City 0.23% 0.00% 69.34% 85.78%	ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro	\$ % 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%	Aug - 24 0.00% 0.00% 0.00% 24.78% 7.88% 32.65% 0.21% 0.00% 0.21% 0.00% 25.55% 4.80% 30.36% 0.00% 2.37% 0.52% 2.89% 0.00% 0.00% 0.00% 0.00% 0.00%
WA - Metro 9.84% 12.85% WA - Non metro 1.55% 0.00% Total WA 11.39% 12.85% Total Inner City 0.23% 0.00% Total Metro 69.34% 85.78%	ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro	\$ % 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%	Aug - 24 0.00% 0.00% 0.00% 24.78% 7.88% 32.65% 0.21% 0.00% 0.21% 0.00% 25.55% 4.80% 30.36% 0.00% 2.37% 0.52% 2.89% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
WA - Metro 9.84% 12.85% WA - Non metro 1.55% 0.00% Total WA 11.39% 12.85% Total Inner City 0.23% 0.00% Total Metro 69.34% 85.78%	ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro	\$ % 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%	Aug - 24 0.00% 0.00% 0.00% 24.78% 7.88% 32.65% 0.21% 0.00% 0.21% 0.00% 25.55% 4.80% 30.36% 0.00% 2.37% 0.52% 2.89% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
WA - Non metro 1.55% 0.00% Total WA 11.39% 12.85% Total Inner City 0.23% 0.00% Total Metro 69.34% 85.78%	ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC	\$ % 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%	Aug - 24 0.00% 0.00% 0.00% 24.78% 7.88% 32.65% 0.21% 0.00% 0.21% 0.00% 25.55% 4.80% 30.36% 0.00% 2.37% 0.52% 2.89% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 20.02% 1.03% 21.05%
Total WA 11.39% 12.85% Total Inner City 0.23% 0.00% Total Metro 69.34% 85.78%	ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city	\$ % 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%	Aug - 24 0.00% 0.00% 0.00% 24.78% 7.88% 32.65% 0.21% 0.00% 0.21% 0.00% 25.55% 4.80% 30.36% 0.00% 2.37% 0.52% 2.89% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 20.02% 1.03% 21.05%
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Total Metro 69.34% 85.78%	ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro	\$ % 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%	Aug - 24 0.00% 0.00% 0.00% 24.78% 7.88% 32.65% 0.21% 0.00% 0.21% 0.00% 25.55% 4.80% 30.36% 0.00% 2.37% 0.52% 2.89% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 12.85% 0.00%
Total Metro 69.34% 85.78%	ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro	\$ % 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%	Aug - 24 0.00% 0.00% 0.00% 24.78% 7.88% 32.65% 0.21% 0.00% 0.21% 0.00% 25.55% 4.80% 30.36% 0.00% 2.37% 0.52% 2.89% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 2.37% 0.52% 2.89%
Total Metro 69.34% 85.78%	ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro	\$ % 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%	Aug - 24 0.00% 0.00% 0.00% 24.78% 7.88% 32.65% 0.21% 0.00% 0.21% 0.00% 25.55% 4.80% 30.36% 0.00% 2.37% 0.52% 2.89% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 12.85% 0.00%
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14.22%	ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total VIC Total VIC Non metro Total VIC Total VIC Total Inner city WA - Non metro Total WA	\$ % 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%	Aug - 24 0.00% 0.00% 0.00% 24.78% 7.88% 32.65% 0.21% 0.00% 0.21% 0.00% 25.55% 4.80% 30.36% 0.00% 2.37% 0.52% 2.89% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.05% 0.00% 12.85% 0.00% 12.85%
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Total 100.00% 100.00%

^{*}The Geographic Distribution has been updated according to the S&P Assumptions:Australian RMBS Postcode Classification Assumptions, 07/01/2024

ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Sep-23	0.00%	3.19%	1.06%	4.24%
Oct-23	0.00%	0.00%	4.46%	4.46%
Nov-23	0.00%	3.37%	1.16%	4.53%
Dec-23	0.00%	0.00%	4.58%	4.58%
Jan-24	0.00%	0.00%	1.17%	1.17%
Feb-24	0.00%	0.00%	1.19%	1.19%
Mar-24	1.75%	0.00%	1.20%	2.96%
Apr-24	0.00%	1.14%	0.00%	1.14%
May-24	0.00%	0.00%	1.15%	1.15%
Jun-24	2.28%	0.00%	1.22%	3.50%
Jul-24	3.92%	0.00%	1.24%	5.15%
Aug-24	0.00%	2.32%	1.26%	3.59%
	No of	Amount (\$)		
MORTGAGE SAFETY NET	<u>Accounts</u>			
Sep-23	-	-		
Oct-23	1	104,271		
Nov-23	1	104,929		
Dec-23	2	263,569		
Jan-24	2	261,295		
Feb-24	2	262,974		
Mar-24	2	263,889		
Apr-24	1	157,700		
May-24	1	158,651		
Jun-24	-	-		
Jul-24	1	160,792		
Aug-24	1	161,614		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
	NIL	NIL		
	1412			
	Gross Loss	LMI claim (A\$)	<u>LMI</u>	Net loss
DRINGIDAL LOCC			payment_	
PRINCIPAL LOSS			<u>(A\$)</u>	
2018				