Article 122a of CRD2 retention of interest report for Progress 2016-1 Trust

Transaction Name: Closing Date: Maturity Date: Payment Date: CRD2 Pool Tuesday, 27th September 2016 Friday, 21th February 2048

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 (a simplemented 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	At Issue	Oct - 19
Total pool size:	\$37,471,684.83	\$16,872,063.85
Total Number Of Loans (UnConsolidated):	198	103
Total number of loans (consolidating split loans):	102	52
Average loan Size:	\$367,369.46	\$324,462.77
Maximum loan size:	\$975,462.15	\$721,998.70
Total property value:	\$63,989,318.00	\$32,211,157.00 55
Number of Properties: Average property value:	109 \$587,057.96	\$585,657.40
Average current LVR:	62.05%	54.63%
Average Term to Maturity (months):	310.64	269.71
Maximum Remaining Term to Maturity (months):	351.12	313.12
Weighted Average Seasoning (months):	34.16	72.40
Weighted Average Current LVR:	66.21%	62.01%
Weighted Average Term to Maturity (months):	316.44	278.04
% of pool with loans > \$500,000:	43.27%	30.93%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	88.42% 26.24%	103.17% 9.22%
% Fixed Rate Loans(Value): % Interst Only loans (Value):	26.24% 33.60%	11.04%
Weighted average mortgage interest:	4.42%	3.85%
Investment Loans:	24.09%	23.58%
The state of the s	2 1.0376	2515070
Outstanding Balance Distribution	\$ % at Issue	Oct - 19
> \$0 and ≤ \$100,000	1.50%	1.63%
> \$100,000 and ≤ \$150,000	1.60%	1.70%
> \$150,000 and ≤ \$200,000	2.78%	3.42%
> \$200,000 and ≤ \$250,000	2.37%	6.47%
> \$250,000 and ≤ \$300,000	11.74%	14.80%
> \$300,000 and ≤ \$350,000 > \$350,000 and ≤ \$400,000	10.47% 11.79%	9.87% 8.78%
> \$400,000 and ≤ \$450,000 > \$400,000 and ≤ \$450,000	6.74%	5.06%
> \$450,000 and ≤ \$500,000	7.75%	17.33%
> \$500,000 and ≤ \$550,000	16.68%	6.24%
> \$550,000 and ≤ \$600,000	12.43%	16.85%
> \$600,000 and ≤ \$650,000	1.71%	3.56%
> \$650,000 and ≤ \$700,000	1.79%	0.00%
> \$700,000 and ≤ \$750,000	5.85%	4.28%
> \$750,000 and ≤ \$800,000	0.00%	0.00%
> \$800,000 and ≤ \$850,000	2.20%	0.00%
> \$850,000 and ≤ \$900,000	0.00%	0.00%
> \$900,000 and ≤ \$950,000 > \$950,000 and ≤ \$1,000,000	0.00% 2.60%	0.00% 0.00%
> 3530,000 and ≤ 31,000,000 Total	100.00%	100.00%
Outstanding Balance LVR Distribution	\$ % at Issue	Oct - 19
> 0% and ≤ 25%	1.86%	3.95%
> 25% and ≤ 30%	2.51%	1.19%
> 30% and ≤ 35%	1.31%	4.97%
> 35% and ≤ 40%	4.03%	2.59%
> 40% and ≤ 45% > 45% and ≤ 50%	2.97% 5.16%	0.00% 8.26%
> 50% and ≤ 55%	6.56%	12.27%
> 55% and ≤ 60%		
> 60% and ≤ 65%	4.63%	9.96%
2 00/0 anu ≤ 03/0	4.63% 14.14%	9.96% 7.50%
> 65% and ≤ 70%		
	14.14%	7.50%
> 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80%	14.14% 4.72% 13.09% 20.90%	7.50% 9.32% 19.14% 11.33%
> 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85%	14.14% 4.72% 13.09% 20.90% 7.76%	7.50% 9.32% 19.14% 11.33% 5.24%
> 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90%	14.14% 4.72% 13.09% 20.90% 7.76% 10.34%	7.50% 9.32% 19.14% 11.33% 5.24% 1.82%
> 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95%	14.14% 4.72% 13.09% 20.90% 7.76% 10.34% 0.00%	7.50% 9.32% 19.14% 11.33% 5.24% 1.82% 0.00%
> 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 90% and ≤ 100%	14.14% 4.72% 13.09% 20.90% 7.76% 10.34% 0.00% 0.00%	7.50% 9.32% 19.14% 11.33% 5.24% 1.82% 0.00%
> 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% > 100%	14.14% 4.72% 13.09% 20.90% 7.76% 10.34% 0.00% 0.00%	7.50% 9.32% 19.14% 11.33% 5.24% 1.82% 0.00% 0.00% 2.46%
> 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 90% and ≤ 100%	14.14% 4.72% 13.09% 20.90% 7.76% 10.34% 0.00% 0.00%	7.50% 9.32% 19.14% 11.33% 5.24% 1.82% 0.00% 0.00%
> 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% > 100% Total Mortgage Insurance	14.14% 4.72% 13.09% 20.90% 7.76% 10.34% 0.00% 0.00% 100.00%	7.50% 9.32% 19.14% 11.33% 5.24% 1.82% 0.00% 0.00% 2.46% 100.00%
> 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% > 100% Total Mortgage Insurance Genworth	14.14% 4.72% 13.09% 20.90% 7.76% 10.34% 0.00% 0.00% 100.00%	7.50% 9.32% 19.14% 11.33% 5.24% 1.82% 0.00% 0.00% 2.46% 100.00%
> 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% > 100% Total Mortgage Insurance	14.14% 4.72% 13.09% 20.90% 7.76% 10.34% 0.00% 0.00% 100.00%	7.50% 9.32% 19.14% 11.33% 5.24% 1.82% 0.00% 0.00% 2.46% 100.00%

Seminary and 5 mm/m	Seasoning Analysis		\$ % at Issue		Oct - 19
> Femina and 51 pumbs					
> 12 min and < 15 min brows 5.8 min 0.000					
	> 9 mths and ≤ 12 mths		1.43%		0.00%
3 mm ms and ≥ 21 mm ms 0.000 0.0					
2 A miths and 5 2 A miths 13.00% 20.00%					
2-50 mmbs and \$1.50 mmbs 3.3.7% 0.000% 2.5 mmbs and \$2.00 mmbs 3.3.7% 0.000% 2.2.7% 3.3.8% 0.000% 0.					
> 24 mits and 5 se mits	> 48 mths and ≤ 60 mths		2.71%		33.88%
1.508					
1,400					
ACT - Metro	Total		100.00%		100.00%
ACT - Metro	Geographic Distribution		\$ % at Issue		Oct - 19
NSW - Inner city NSW - Metro NSW - Mon metro 1					
NSW-Metro					
NSW-Metro					
NSW. No. mentro					
Total NSW \$0.18% \$7.58% NT - Metro 0.00% 0.00% NT - Nom metro 0.00% 0.00% CD - Inner city 0.00% 0.00% CD - Metro 6.23% 1.15% CD - Nom metro 6.23% 1.15% Total QLD 112.58% 8.81% SA - Inner city 0.00% 0.00% SA - Metro 1.00% 0.00% SA - Nom metro 0.00% 0.00% Total SA 0.00% 0.00% TAS - Inner city 0.00% 0.00% VIC - Nom metro 1.13.25% 1.13.25%					
NT - Nometro					
NT - Non metro	1000110011		30.1070		37.3070
QLD - Inner city	NT - Metro		0.00%		0.00%
QLD - Inner city					
QLD - Non metro	Total NT		0.00%		0.00%
QLD - Non metro	OLD - Inner city		0.00%		0.00%
CLD - Non metro	· ·				
SA - Inner city SA - Metro SA - M					
SA - Non metro					
SA - Non metro					_
SA-Non metro 1.84% 0.00% 0.00% 0.00% 1.84% 0.00%	· · · · · · · · · · · · · · · · · · ·				
Total SA TASInner city TASInner city TASInner city VC- Inner city					
TAS- Inner city TAS- Metro TAS- Metro 1AS- Non metro 1AS- Non metro 1C- Inner city VIC - Metro 1B. 323'* VIC- Inner city VIC- Non metro 1B. 323'* VIC- Metro 1B. 323'* VIC- Metro 1B. 323'* VIC- Non metro 1B. 325'* VII Non Metro 1B.					
TAS Metro 0.00% 0.03% TOSA - Non metro 0.23% 0.33% VIC - Inner city 0.00% 0.00% VIC - Metro 18.32% 14.96% VIC - Non metro 3.05% 3.42% TOTAL VIC 0.00% 0.00% WA - Inner city 0.00% 0.00% WA - Inner city 0.00% 0.00% WA - Non metro 0.98% 1.137% TOTAL WILL 0.00% 0.00% TOTAL WILL 0.00% 0.00% 0.00% 0.00% TOTAL WILL <td>100.071</td> <td></td> <td>2.0 170</td> <td></td> <td>0.0070</td>	100.071		2.0 170		0.0070
TAS-Nonmetro	TAS - Inner city		0.00%		0.00%
Vic - Inner city					0.00%
VIC - Inner city 0.00% 0.00% VIC - Metro 18.32% 14.96% VIC - Non metro 3.05% 3.42% Total VIC 21.37% 18.38% WA - Inner city 0.00% 0.00% WA - Morn metro 11.83% 11.77% Total WA 12.81% 13.36% Total Inner city 0.00% 0.00% Total Metro 80.59% 72.44% Total Non Metro 19.41% 27.56% Total Inner city 0.00% 0.00% Total Inner city 0.00% 0.00% Total Metro 80.59% 72.44% Total Inner city 0.00% 0.00% Total Inner city 0.00% 0.00% Total One City 0.00% 0.00% Total City 0.00% 0.00%					
VIC. Horn metro 18.32% 14.96% VIC. Non metro 3.05% 3.42% Total VIC 21.37% 0.00% WA - Inner city 0.00% 0.00% WA - Non metro 11.33% 11.37% Total WA 12.81% 13.36% Total Man City 0.00% 0.00% Total Metro 80.59% 72.44% Total Mon Metro 19.41% 27.56% Total One City 19.41% 27.56% Total Signal Si	Total TAS		0.23%		0.33%
VIC. Horn metro 18.32% 14.96% VIC. Non metro 3.05% 3.42% Total VIC 21.37% 0.00% WA - Inner city 0.00% 0.00% WA - Non metro 11.33% 11.37% Total WA 12.81% 13.36% Total Man City 0.00% 0.00% Total Metro 80.59% 72.44% Total Mon Metro 19.41% 27.56% Total One City 19.41% 27.56% Total Signal Si	VIC - Inner city		0.00%		0.00%
VIC - Non metro 3.05% 3.42% 18.38% 1.34% 1.37%					
WA - Inner city					
WA - Non metro 11.83% 11.37% WA - Non metro 0.98% 1.99% Total WA 12.81% 13.36% Total Inner City 0.00% 0.00% Total Metro 80.59% 72.44% Total Nometro 19.41% 27.55% Total On Metro 100.00% 100.00% ARREARS \$ % (scheduled balance basis) 31.60 61.90 90+ Total Nov-18 0.00% 0.00% 0.00% 0.00% Dec-18 2.45% 0.39% 0.00% 0.00% 13-19 0.00% 1.44% 0.00% 1.44% 19-19 0.00% 0.00% 0.00% 0.00% Mar-19 0.00% 0.00% 0.00% 0.00% May-19 0.00% 0.00% 0.00% 0.00% Jul-19 0.00% 0.00% 0.00% 0.00% Jul-19 0.00% 0.00% 0.00% 0.00% Jul-19 0.00% 0.00% 0.00% 0.00	Total VIC		21.37%		18.38%
WA - Non metro 11.83% 11.37% WA - Non metro 0.98% 1.99% Total WA 12.81% 13.36% Total Inner City 0.00% 0.00% Total Metro 80.59% 72.44% Total Nometro 19.41% 27.55% Total On Metro 100.00% 100.00% ARREARS \$ % (scheduled balance basis) 31.60 61.90 90+ Total Nov-18 0.00% 0.00% 0.00% 0.00% Dec-18 2.45% 0.39% 0.00% 0.00% 13-19 0.00% 1.44% 0.00% 1.44% 19-19 0.00% 0.00% 0.00% 0.00% Mar-19 0.00% 0.00% 0.00% 0.00% May-19 0.00% 0.00% 0.00% 0.00% Jul-19 0.00% 0.00% 0.00% 0.00% Jul-19 0.00% 0.00% 0.00% 0.00% Jul-19 0.00% 0.00% 0.00% 0.00	MA James etc.		0.000/		0.000/
WA - Non metro 0.98% 1.99% Total WA 12.81% 13.36% Total Inner City 0.00% 0.00% Total Metro 80.59% 72.44% Total Mon Metro 19.41% 27.56% Total 100.00% 100.00% ARREARS \$ % (scheduled balance basis) 31-60 61-90 90+ Total Nov-18 0.00% 0.00% 0.00% 0.00% Dec-18 2.45% 0.39% 0.00% 2.84% Jan-19 0.00% 1.44% 0.00% 1.44% Feb-19 1.43% 0.00% 0.00% 1.44% Feb-19 0.00% 0.00% 0.00% 0.00% Mar-19 0.00% 0.00% 0.00% 0.00% May-19 0.00% 0.00% 0.00% 0.00% Jul-19 0.00% 0.00% 0.00% 0.00% Aug-19 0.00% 0.00% 0.00% 0.00% Nov-18 - - - <td>•</td> <td></td> <td></td> <td></td> <td></td>	•				
Total Inner City					
Total Metro 80.59% 72.44% Total Non Metro 19.41% 27.56% Total 100.00% 100.00% ARREARS \$ % (scheduled balance basis) 31.60 61-90 90+ Total Nov-18 0.00% 0.00% 0.00% 0.00% Jan-19 0.00% 1.44% 0.00% 1.44% Feb-19 1.43% 0.00% 0.00% 1.43% Mar-19 0.00% 0.00% 0.00% 0.00% May-19 0.00% 0.00% 0.00% 0.00% Jul-19 0.00% 0.00% 0.00% 0.00% Sep-19 0.00% 0.00% 0.00% 0.00% Oct-19 0.00% 0.00% 0.00%					
Total Metro 80.59% 72.44% Total Non Metro 19.41% 27.56% Total 100.00% 100.00% ARREARS \$ % (scheduled balance basis) 31.60 61-90 90+ Total Nov-18 0.00% 0.00% 0.00% 0.00% Jan-19 0.00% 1.44% 0.00% 1.44% Feb-19 1.43% 0.00% 0.00% 1.43% Mar-19 0.00% 0.00% 0.00% 0.00% May-19 0.00% 0.00% 0.00% 0.00% Jul-19 0.00% 0.00% 0.00% 0.00% Sep-19 0.00% 0.00% 0.00% 0.00% Oct-19 0.00% 0.00% 0.00%					
Total 19.41% 27.56% Total 100.00%	· · · · · · · · · · · · · · · · · · ·				
Total					72.44%
ARREARS \$ % (scheduled balance basis) 31-60 61-90 90+ Total Nov-18 0.00% 0.00% 0.00% 0.00% Dec-18 2.45% 0.39% 0.00% 2.84% Jan-19 0.00% 1.44% 0.00% 1.44% Feb-19 0.00% 0.0					100.00%
Nov-18					
Dec-18					
Jan-19					
Feb-19					
Mar-19					
May-19					
Jun-19	Apr-19	0.00%	0.00%		0.00%
Jul-19					
Aug-19					
Sep-19					
MORTGAGE SAFETY NET No of Accounts Amount (\$)					
No of Accounts Amount (\$) Nov-18					
Nov-18					
Dec-18		No of Accounts	Amount (\$)		
Jan-19		-	-		
Feb-19		-	-		
Mar-19		-	-		
Apr-19 - <td></td> <td>-</td> <td>-</td> <td></td> <td></td>		-	-		
Jun-19	Apr-19	-	-		
Jul-19		-	-		
Aug-19 - <td></td> <td>-</td> <td>-</td> <td></td> <td></td>		-	-		
Sep-19 Oct-19		-	-		
Oct-19 MORTGAGE IN POSSESSION No of Accounts NIL PRINCIPAL LOSS Gross Loss LMI claim (A\$) LMI payment (A\$) Net loss		-	-		
MORTGAGE IN POSSESSION No of Accounts NIL Amount (\$) NIL PRINCIPAL LOSS Gross Loss LMI claim (A\$) LMI payment (A\$) Net loss		-	-		
PRINCIPAL LOSS Gross Loss LMI claim (A\$) LMI payment (A\$) Net loss					
PRINCIPAL LOSS Gross Loss LMI claim (A\$) LMI payment (A\$) Net loss	MORTGAGE IN POSSESSION				
		NIL	NIL		
	PRINCIPAL LOSS	Grace ! acc	IMI claim (A¢)	IMI navmont (A¢)	Net loss
	THE LOSS	GIUSS LOSS			- INCL 1055
	Total	-	-	-	-