## 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:

COLLATERAL INFORMATION

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.

At Issue

Nov - 19

COLLATERAL INFORMATION	<u>At issue</u>	NOV - 15
Total mod size.	¢40 F74 163	¢25 751 027 00
Total pool size:	\$49,574,162	\$35,751,927.06
Total Number Of Loans (UnConsolidated):	246	188
Total number of loans (consolidating split loans):	199	156
Average loan Size:	\$249,116	\$229,179.02
Maximum loan size:	\$953,898	\$943,785.14
Total property value:	\$102,995,758	\$79,375,316.00
Number of Properties:	199	156
Average property value:	\$517,567	\$508,816.13
Average current LVR:	54.02%	49.17%
Average Term to Maturity (months):	302.71	280.95
Maximum Remaining Term to Maturity (months):	348.20	330.18
Weighted Average Seasoning (months):	35.11	52.78
Weighted Average Current LVR:	61.43%	59.02%
Weighted Average Term to Maturity (months):	317.93	300.54
% of pool with loans > \$500,000:	10.37%	14.32%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.27%	95.73%
% Fixed Rate Loans(Value):	4.58%	1.51%
	25.62%	17.91%
% Interst Only Ioans (Value):		
Weighted average mortgage interest:	4.18%	3.71%
Investment Loans:	20.17%	19.12%
Outstanding Balance Distribution	\$ % at Issue	<u>Nov - 19</u>
≤\$0	0.00%	0.00%
> \$0 and ≤ \$100,000	2.93%	3.95%
> \$100,000 and ≤ \$150,000	5.61%	6.92%
> \$150,000 and ≤ \$200,000	6.13%	10.63%
> \$200,000 and ≤ \$250,000	14.09%	17.50%
> \$250,000 and ≤ \$300,000	23.08%	16.17%
> \$300,000 and ≤ \$350,000	28.83%	20.08%
> \$350,000 and ≤ \$400,000	5,22%	4.06%
> \$400,000 and ≤ \$450,000	0.87%	2.37%
> \$450,000 and ≤ \$500,000	2.87%	4.01%
> \$500,000 and ≤ \$550,000 > \$500,000 and ≤ \$550,000	2.09%	2.87%
> \$550,000 and ≤ \$600,000	2.30%	3.15%
> \$600,000 and ≤ \$650,000	2.53%	3.53%
> \$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%	2.14%
> \$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%	2.64%
> \$950,000 and ≤ \$1,000,000	1.92%	0.00%
Total	100.00%	100.00%
		_
Outstanding Balance LVR Distribution	\$ % at Issue	Nov - 19
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	6.84%	8.31%
> 25% and ≤ 30%	3.93%	5.06%
> 30% and ≤ 35%	4.50%	4.69%
> 35% and ≤ 40%	4.89%	2.82%
> 40% and ≤ 45%	4.93%	5.61%
> 45% and ≤ 50%	3.58%	4.10%
> 50% and ≤ 55%	6.07%	6.40%
> 50% and ≤ 55% > 55% and ≤ 60%	5.30%	6.40% 8.85%
> 60% and ≤ 65%	3.14%	5.10%
> 65% and ≤ 70%	8.98%	6.46%
> 70% and ≤ 75%	7.85%	8.42%
> 75% and ≤ 80%	27.71%	23.90%
> 80% and ≤ 85%	8.60%	7.38%
> 85% and ≤ 90%	3.69%	1.32%
> 90% and ≤ 95%	0.00%	0.87%
> 95% and ≤ 100%	0.00%	0.71%
Total	100.00%	100.00%
Mortgage Insurance	\$ % at Issue	Nov - 19
Mortgage Insurance Genworth	<u>\$ % at Issue</u> 20.31%	Nov - 19 20.33%
Genworth	20.31% 5.63%	20.33%
Genworth QBE	20.31%	20.33% 4.68%

Part   March   1000	Seasoning Analysis  On other and < 3 other		\$ % at Issue		Nov - 19
Senting and 15 centing   10006   100	> 0 mths and ≤ 3 mths > 3 mths and ≤ 6 mths		0.20%		0.00%
S mills and - 5 mills   10000   100000   1000000   1000000000					
\$   \$   \$   \$   \$   \$   \$   \$   \$   \$	> 12 mths and ≤ 15 mths		38.84%		0.00%
1   1   1   1   1   1   1   1   1					
2 Am than al   2 Am than   2					
Part					
Seminary and 2.7 mm/s   1.2 mm/					
Set Mitts and 5% mitted   Mitted 15% Mitte					
Seminary   1968   196	> 72 mths and ≤ 84 mths		2.12%		4.78%
1.50 mm and s. 1.00 mm)   1.50 mm			1.58%		3.90%
100   100					
Concurrence   State					
MCT - Meters   1.01%   0.09%   0.00%   0.00%   1.01%   0.00%	Total		100.00%		100.00%
MCT - Meters   1.01%   0.09%   0.00%   0.00%   1.01%   0.00%	Geographic Distribution		\$ % at Issue		Nov - 19
NOW - Inner city NOW - Member of Control	ACT - Metro		1.01%		0.59%
NSW- Network	Total ACT		1.01%		0.59%
NSW- Network	1014				
NSW-1 Non-metro					
Trans Involve					
NT -Metro NT -Metro NT -Merro metro OLO-Metro					
No.					
Displace	NT - Metro				0.30%
CUD - Inner city					
QLD - Morn metro	Total NT		0.51%		0.30%
QLD - Morn metro	OLD - Inner city		0.0004		0.000/
State   Stat					
Total Club					
SA - Inner city					
SA - Nometro					
1.00%   1.11					
Total SA         6.93%         5.67%           TAS - Inner city         0.23%         0.16%           TAS - Metro         2.49%         2.11%           TAS - More metro         0.00%         0.00%           VIC - Inner city         0.00%         0.00%           VIC - Metro         1.77%         2.22%           VIC - Metro         1.77%         2.040%           VIC - Metro         3.45%         1.65%           VIC - More on the control         3.45%         1.65%           VIC - More on the control         2.020%         0.00%           WA - More on the control         9.84%         1.15%         2.04%           WA - More metro         9.84%         1.15%         2.04%           VA - More on the control of the cont					
TAS - Immer city					
TAS - More metro         0.00%         0.00%           TOS - Non metro         0.00%         0.00%           VIC - Inner city         0.00%         0.00%           VIC - Metro         17.78%         20.40%           VIC - Non metro         3.45%         1.55%           TOTAI VIC         0.00%         0.00%           WA - More city         0.00%         0.00%           WA - More city         9.94%         1.15%           WA - Non metro         1.55%         2.04%           TOTAI MORN METO         1.15%         2.04%           TOTAI MORN METO         6.934%         7.05%           TOTAI MORN METO         6.934%         7.05%           TOTAI METO         6.934%         7.05%           TOTAI MORN METO         6.934%         7.00%           TOTAI MORN METO         6.90%         7.00%	Total SA		6.93%		5.67%
TAS - More metro         0.00%         0.00%           TOS - Non metro         0.00%         0.00%           VIC - Inner city         0.00%         0.00%           VIC - Metro         17.78%         20.40%           VIC - Non metro         3.45%         1.55%           TOTAI VIC         0.00%         0.00%           WA - More city         0.00%         0.00%           WA - More city         9.94%         1.15%           WA - Non metro         1.55%         2.04%           TOTAI MORN METO         1.15%         2.04%           TOTAI MORN METO         6.934%         7.05%           TOTAI MORN METO         6.934%         7.05%           TOTAI METO         6.934%         7.05%           TOTAI MORN METO         6.934%         7.00%           TOTAI MORN METO         6.90%         7.00%	TAS - Inner city		0.23%		0.16%
TAS - Non metro         0.00%         0.00%           TOEI TAS         2.22%         2.26%           VIC - Metro         1.778%         2.00%           VIC - Metro         1.778%         2.04%           VIC - Non metro         3.45%         1.05%           TOEI VIC - Non metro         9.84%         1.00%           WA - Honer city         0.00%         9.84%         1.10%           WA - Horn metro         1.55%         2.06%           Total WA         1.13%         1.00%           Total WA         2.23%         2.06%           Total Metro         6.94%         0.05%           Total Metro         6.94%         7.05%           Total Metro         6.94%         0.00%           Total Metro         6.94%         0.00%           Total Me					
VIC- Inner city         0.00%         0.00%           VIC- Metro         17.78%         20.40%           VIC- Non metro         3.45%         1.55%           Total VIC         21.23%         0.00%         0.00%           WA- Inner city         0.00%         9.48%         11.54%           WA- Non metro         1.55%         2.04%         70.14%           Total WA         1.139%         3.34%         70.25%           Total Inner City         0.23%         0.00%         70.15%           Total Inner City         0.333%         70.00%         1.05%           Total Inner City         0.0333%         70.00%         70.16%           Total Inner City         0.00%         0.33%         70.00%         70.16%           Total Inner City         0.00%         0.33%         0.00%         70.25%           Total Inner City         0.00%         0.0333%         0.00%         70.00%           Total Metro         3.04.33%         0.00%         0.00%         0.00%           Total Metro         3.14.60         61.90         90+         Total           Inner City         0.00%         0.00%         0.00%         0.00%           Inner City					
VIC - Morn metro         17.78%         20.40%           TOL - Non metro         3.45%         1.55%           WA - Inner city         0.00%         0.00%           WA - Metro         9.84%         11.19%           WA - Non metro         1.55%         2.04%           Total WA         1.139%         13.99%           Total Inner City         0.23%         0.16%           Total Metro         69.34%         70.63%           Total Metro         9.94         70.63%           Total Metro         100.00%         9.94         70.63%           Total Metro         100.00%         0.83%         0.00%         0.83%           Total State Stat	Total TAS		2.72%		2.26%
VIC - Morn metro         17.78%         20.40%           TOL - Non metro         3.45%         1.55%           WA - Inner city         0.00%         0.00%           WA - Metro         9.84%         11.19%           WA - Non metro         1.55%         2.04%           Total WA         1.139%         13.99%           Total Inner City         0.23%         0.16%           Total Metro         69.34%         70.63%           Total Metro         9.94         70.63%           Total Metro         100.00%         9.94         70.63%           Total Metro         100.00%         0.83%         0.00%         0.83%           Total State Stat					
Vicin netro   3.45%   2.25%					
Total VIC					
WA- Inner city         0.00%         0.00%           WA- Metro         9.84%         11.94%           WA- Non metro         1.55%         2.04%           Total Inner City         0.23%         0.16%           Total Inner City         69.34%         70.63%           Total Metro         69.34%         70.63%           Total Metro         30.43%         29.22%           Stotal         100.00%         100.00%         0.00%           ARREARS \$ K (scheduled balance basis)         31.60         61.90         90         Total           Dec-18         0.00%         0.83%         0.00%         0.83%           Jan-19         0.00%         0.83%         0.00%         0.83%           Jan-19         0.00%         0.83%         0.00%         0.83%           Mar-19         0.00%         0.83%         0.00%         0.83%           Mar-19         0.00%         0.00%         0.00%         0.00%           Mar-19         0.00%         0.00%         0.00%         0.00%           Mar-19         0.00%         0.00%         0.00%         0.00%           Jul-19         0.00%         0.00%         0.00%         0.00% <tr< td=""><td></td><td></td><td></td><td></td><td></td></tr<>					
WA - Non metro	Total VIC		21.25%		22.03%
WA - Non metro	WA - Inner city		0.00%		0.00%
Total Inner City         0.23%         0.15%           Total Metro         69.34%         70.63%           Total Metro         69.34%         70.63%           Total Control         30.43%         29.22%           Total         100.00%         30.43%         29.22%           Total         100.00%         100.00%         0.83%         0.00%         0.83%           Jan-19         0.00%         0.83%         0.00%         0.83%           Jan-19         0.00%         0.03%         0.00%         0.83%           Feb-19         0.00%         0.00%         0.00%         0.83%           Jan-19         0.84%         0.00%         0.00%         0.83%           Apr-19         0.88%         0.00%         0.00%         0.84%           May-19         0.00%         0.00%         0.00%         0.87%         0.87%           Jul-19         0.00%         0.00%         0.93%					
Total Inner City	WA - Non metro		1.55%		2.04%
Total MonMetro         69.34% (20.43%	Total WA		11.39%		13.99%
Total MonMetro         69.34% (20.43%	Total Janes City		0.220/		0.160/
Total   Tot					
Total					
ARREARS \$ % (scheduled balance basis)   31-60   61-90   90+   Total					
Dec.18					
Jan-19					
Feb-19					
Mar-19					
Apr-19					
May-19					
Jun-19					
Aug-19         0.00%         0.00%         0.92%         0.92%           Sep-19         0.00%         0.00%         0.94%         0.95%           Nov-19         0.00%         0.00%         0.95%         0.95%           Nov-19         0.00%         0.00%         0.95%         0.95%           MORTGAGE SAFETY NET         No of Accounts         Amount (\$)         Amount (\$)         \$\$\$					
Sep-19					
Oct-19 Nov-19         0.00% 0.00%         0.00% 0.00%         0.95% 0.95%         0.95% 0.95%           MORTGAGE SAFETY NET         No of Accounts 19n-19         Amount (\$) 3 726,180 3 725,226           Feb-19         -         -           Mar-19         -         -           Apr-19         -         -           May-19         -         -           Jul-19         -         -           Aug-19         -         -           Sep-19         -         -           Oct-19         -         -           Nov-19         -         -           MORTGAGE IN POSSESSION Oct-18         No of Accounts NIL         Amount (\$) NIL           PRINCIPAL LOSS         Gross Loss         LMI claim (A\$)         LMI payment (A\$)         Net loss					
Nov-19					
MORTGAGE SAFETY NET					
Dec-18	1404-13	0.00%	0.0076	0.5576	0.9576
Dec-18	MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
Feb-19	Dec-18	3	726,180		
Mar-19		3	725,226		
Apr-19 May-19 Jul-19 Jul-19 Jul-19 Aug-19 Sep-19 Cott-19 Nov-19  MORTGAGE IN POSSESSION No of Accounts NIL  PRINCIPAL LOSS  2018		-	-		
May-19		-	-		
Jun-19		-	-		
Jul-19		- -	-		
Aug-19 Sep-19 Oct-19 Nov-19  Nov-19  No of Accounts NIL  PRINCIPAL LOSS  October 19 No of Accounts NIL  Control NIL  Control NIL  NIL  NIL  Amount (\$) NIL  NIL  PRINCIPAL LOSS  October 19  Control No of Accounts NIL  Control NIL  NIL  Net loss  October 19  Net loss  October 19  Oct		-	-		
Oct-19 Nov-19         -         <	Aug-19	-	-		
Nov-19  MORTGAGE IN POSSESSION Oct-18  No of Accounts NIL  RINL  PRINCIPAL LOSS 2018  Gross Loss LMI claim (A\$) LMI payment (A\$) Net loss		-	-		
MORTGAGE IN POSSESSION Oct-18  No of Accounts NIL  Amount (\$) NIL  PRINCIPAL LOSS 2018  Gross Loss LMI claim (A\$) LMI payment (A\$) Net loss		-	-		
Oct-18 NIL NIL  PRINCIPAL LOSS 2018 - LMI claim (A\$) LMI payment (A\$) Net loss	Nov-19	-	-		
Oct-18 NIL NIL  PRINCIPAL LOSS 2018 - LMI claim (A\$) LMI payment (A\$) Net loss	MORTGAGE IN POSSESSION	No of Accounts	Amount (¢)		
PRINCIPAL LOSS  Gross Loss LMI claim (A\$) LMI payment (A\$) Net loss					
2018					
2018					
		Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss
Total	2010	-	-	-	-
	Total	-	-	-	

\$ % at Issue

Nov - 19

Seasoning Analysis