

## 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 independently 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 Limited 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 respect of Article 122a in their relevant jurisdiction.

### COLLATERAL INFORMATION

	At Issue	Sep - 19
Total pool size:	\$49,574,162	\$35,870,124.71
Total Number Of Loans (UnConsolidated):	246	188
Total number of loans (consolidating split loans):	199	156
Average loan Size:	\$249,116	\$229,936.70
Maximum loan size:	\$953,898	\$945,037.20
Total property value:	\$102,995,758	\$79,375,998.00
Number of Properties:	199	156
Average property value:	\$517,567	\$508,820.50
Average current LVR:	54.02%	49.31%
Average Term to Maturity (months):	302.71	282.95
Maximum Remaining Term to Maturity (months):	348.20	332.19
Weighted Average Seasoning (months):	35.11	51.15
Weighted Average Current LVR:	61.43%	59.03%
Weighted Average Term to Maturity (months):	317.93	302.08
% of pool with loans > \$500,000:	10.37%	14.29%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.27%	96.25%
% Fixed Rate Loans(Value):	4.58%	1.52%
% Interest Only loans (Value):	25.62%	19.00%
Weighted average mortgage interest:	4.18%	3.87%
Investment Loans:	20.17%	17.41%

### Outstanding Balance Distribution

	\$ % at Issue	Sep - 19
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	2.93%	3.78%
> \$100,000 and ≤ \$150,000	5.61%	7.20%
> \$150,000 and ≤ \$200,000	6.13%	10.19%
> \$200,000 and ≤ \$250,000	14.09%	17.45%
> \$250,000 and ≤ \$300,000	23.08%	17.40%
> \$300,000 and ≤ \$350,000	28.83%	19.14%
> \$350,000 and ≤ \$400,000	5.22%	2.98%
> \$400,000 and ≤ \$450,000	0.87%	3.56%
> \$450,000 and ≤ \$500,000	2.87%	4.01%
> \$500,000 and ≤ \$550,000	2.09%	2.88%
> \$550,000 and ≤ \$600,000	2.30%	3.11%
> \$600,000 and ≤ \$650,000	2.53%	1.72%
> \$650,000 and ≤ \$700,000	0.00%	1.81%
> \$700,000 and ≤ \$750,000	0.00%	0.00%
> \$750,000 and ≤ \$800,000	1.54%	2.13%
> \$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%	2.63%
> \$950,000 and ≤ \$1,000,000	1.92%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

### Outstanding Balance LVR Distribution

	\$ % at Issue	Sep - 19
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	6.84%	8.47%
> 25% and ≤ 30%	3.93%	4.60%
> 30% and ≤ 35%	4.50%	5.22%
> 35% and ≤ 40%	4.89%	3.04%
> 40% and ≤ 45%	4.93%	5.72%
> 45% and ≤ 50%	3.58%	5.92%
> 50% and ≤ 55%	6.07%	3.16%
> 55% and ≤ 60%	5.30%	9.79%
> 60% and ≤ 65%	3.14%	5.77%
> 65% and ≤ 70%	8.98%	6.46%
> 70% and ≤ 75%	7.85%	5.50%
> 75% and ≤ 80%	27.71%	25.42%
> 80% and ≤ 85%	8.60%	7.49%
> 85% and ≤ 90%	3.69%	1.84%
> 90% and ≤ 95%	0.00%	0.88%
> 95% and ≤ 100%	0.00%	0.71%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

### Mortgage Insurance

	\$ % at Issue	Sep - 19
Genworth	20.31%	20.27%
QBE	5.63%	4.86%
Uninsured	74.05%	74.87%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

