

Article 122a of CRD2 retention of interest report for Progress 2017-2 Trust

Transaction Name: CRD2 Pool
 Closing Date: Thursday, 14th December 2017
 Maturity Date: Wednesday, 10th February 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

<u>COLLATERAL INFORMATION</u>	<u>At Issue</u>	<u>Feb - 21</u>
Total pool size:	\$54,906,047	\$22,694,312.67
Total Number Of Loans (UnConsolidated):	233	111
Total number of loans (consolidating split loans):	174	88
Average loan size:	\$315,552	\$257,889.92
Maximum loan size:	\$864,000	\$847,072.83
Total property value:	\$102,356,639	\$50,088,915.00
Number of Properties:	174	88
Average property value:	\$588,257	\$569,192.22
Average current LVR:	56.58%	45.49%
Average Term to Maturity (months):	304.22	261.59
Maximum Remaining Term to Maturity (months):	346.19	306.87
Weighted Average Seasoning (months):	46	73.75
Weighted Average Current LVR:	65.29%	59.60%
Weighted Average Term to Maturity (months):	318.28	281.12
% of pool with loans > \$500,000:	28.13%	29.72%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.34%	80.00%
% Fixed Rate Loans(Value):	7.37%	3.46%
% Interest Only loans (Value):	25.62%	8.08%
Weighted average mortgage interest:	4.23%	3.17%
Investment Loans:	18.39%	15.91%

<u>Outstanding Balance Distribution</u>	<u>\$ % at Issue</u>	<u>Feb - 21</u>
≤ \$0	0.00%	-0.03%
> \$0 and ≤ \$100,000	2.59%	2.65%
> \$100,000 and ≤ \$150,000	3.57%	7.72%
> \$150,000 and ≤ \$200,000	6.43%	5.55%
> \$200,000 and ≤ \$250,000	5.47%	8.99%
> \$250,000 and ≤ \$300,000	11.50%	9.47%
> \$300,000 and ≤ \$350,000	7.20%	13.03%
> \$350,000 and ≤ \$400,000	17.83%	13.21%
> \$400,000 and ≤ \$450,000	6.87%	5.58%
> \$450,000 and ≤ \$500,000	10.41%	4.13%
> \$500,000 and ≤ \$550,000	2.81%	2.35%
> \$550,000 and ≤ \$600,000	4.17%	2.62%
> \$600,000 and ≤ \$650,000	5.68%	10.86%
> \$650,000 and ≤ \$700,000	3.75%	3.03%
> \$700,000 and ≤ \$750,000	0.00%	0.00%
> \$750,000 and ≤ \$800,000	7.10%	3.47%
> \$800,000 and ≤ \$850,000	3.04%	7.38%
> \$850,000 and ≤ \$900,000	1.57%	0.00%
> \$900,000 and ≤ \$950,000	0.00%	0.00%
> \$950,000 and ≤ \$1,000,000	0.00%	0.00%
Total	100.00%	100.00%

<u>Outstanding Balance LVR Distribution</u>	<u>\$ % at Issue</u>	<u>Feb - 21</u>
≤ 0%	0.00%	-0.03%
> 0% and ≤ 25%	5.11%	9.65%
> 25% and ≤ 30%	5.43%	5.38%
> 30% and ≤ 35%	4.11%	3.28%
> 35% and ≤ 40%	2.15%	3.04%
> 40% and ≤ 45%	0.95%	2.52%
> 45% and ≤ 50%	1.74%	1.84%
> 50% and ≤ 55%	3.82%	7.30%
> 55% and ≤ 60%	4.61%	4.15%
> 60% and ≤ 65%	4.21%	6.77%
> 65% and ≤ 70%	7.75%	15.29%
> 70% and ≤ 75%	12.59%	13.39%
> 75% and ≤ 80%	40.28%	27.42%
> 80% and ≤ 85%	4.09%	0.00%
> 85% and ≤ 90%	3.18%	0.00%
> 90% and ≤ 95%	0.00%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
Total	100.00%	100.00%

<u>Mortgage Insurance</u>	<u>\$ % at Issue</u>	<u>Feb - 21</u>
Genworth	18.92%	19.06%
QBE	0.68%	1.25%
Uninsured	80.40%	79.69%
Total	100.00%	100.00%

<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Feb - 21</u>
> 0 mths and ≤ 3 mths	0.00%	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	1.97%	0.00%
> 15 mths and ≤ 18 mths	18.96%	0.00%
> 18 mths and ≤ 21 mths	20.75%	0.00%
> 21 mths and ≤ 24 mths	6.22%	0.00%
> 24 mths and ≤ 36 mths	28.54%	0.00%
> 36 mths and ≤ 48 mths	6.75%	0.00%
> 48 mths and ≤ 60 mths	6.25%	44.30%
> 60 mths and ≤ 72 mths	3.96%	27.52%
> 72 mths and ≤ 84 mths	0.33%	10.74%
> 84 mths and ≤ 96 mths	1.65%	4.19%
> 96 mths and ≤ 108 mths	0.00%	1.80%
> 108 mths and ≤ 120 mths	0.00%	3.35%
≥ 120 mths	4.61%	8.11%
Total	100.00%	100.00%

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Feb - 21</u>
ACT - Metro	1.09%	0.00%
Total ACT	1.09%	0.00%
NSW - Inner city	0.00%	0.00%
NSW - Metro	33.03%	32.66%
NSW - Non metro	8.23%	10.21%
Total NSW	41.26%	42.87%
NT - Metro	0.00%	0.00%
NT - Non metro	0.00%	0.00%
Total NT	0.00%	0.00%
QLD - Inner city	0.00%	0.00%
QLD - Metro	7.18%	9.61%
QLD - Non metro	9.23%	7.45%
Total QLD	16.41%	17.06%
SA - Inner city	0.00%	0.00%
SA - Metro	4.73%	3.32%
SA - Non metro	0.00%	0.00%
Total SA	4.73%	3.32%
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.80%	0.00%
TAS - Non metro	0.53%	0.00%
Total TAS	1.33%	0.00%
VIC - Inner city	0.00%	0.00%
VIC - Metro	20.84%	17.63%
VIC - Non metro	2.31%	2.88%
Total VIC	23.15%	20.51%
WA - Inner city	0.00%	0.00%
WA - Metro	10.72%	14.81%
WA - Non metro	1.32%	1.43%
Total WA	12.04%	16.24%
Total inner City	0.00%	0.00%
Total Metro	78.38%	78.03%
Total Non Metro	21.62%	21.97%
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>
Mar-20	0.00%	0.00%	0.00%	0.00%
Apr-20	0.00%	0.00%	0.00%	0.00%
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	0.00%	0.00%	0.00%	0.00%
Sep-20	0.00%	0.00%	0.00%	0.00%
Oct-20	0.00%	0.00%	0.00%	0.00%
Nov-20	0.00%	0.00%	0.00%	0.00%
Dec-20	0.00%	0.00%	0.00%	0.00%
Jan-21	0.00%	0.00%	0.00%	0.00%
Feb-21	0.00%	0.00%	0.00%	0.00%

<u>MORTGAGE SAFETY NET</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
Mar-20	-	-
Apr-20	5.00	1,670,385.64
May-20	8.00	2,265,721.75
Jun-20	8.00	2,272,519.94
Jul-20	8.00	2,278,422.58
Aug-20	8.00	2,284,546.37
Sep-20	8.00	2,291,838.08
Oct-20	3.00	597,863.87
Nov-20	-	-
Dec-20	-	-
Jan-21	-	-
Feb-21	-	-

<u>Incl. COVID-19 HARDSHIP</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
Mar-20	-	-
Apr-20	5.00	1,670,386
May-20	8.00	2,265,722
Jun-20	8.00	2,272,520
Jul-20	8.00	2,278,423
Aug-20	8.00	2,284,546
Sep-20	8.00	2,291,838
Oct-20	3.00	597,864
Nov-20	-	-
Dec-20	-	-
Jan-21	-	-
Feb-21	-	-

<u>MORTGAGE IN POSSESSION</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
2018	NIL	NIL

	<u>Gross Loss</u>	<u>LMI claim (A\$)</u>	<u>LMI payment (A\$)</u>	<u>Net loss</u>
<u>PRINCIPAL LOSS</u>				
2018	-	-	-	-
Total	-	-	-	-