Article 122a of CRD2 retention of interest report for Progress 2017-1 Trust

Transaction Name:	CRD2 Pool
Closing Date:	Tuesday, 30th May 2017
Maturity Date:	Saturday, 27th June 2048
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.

COLLATERAL INFORMATION	At Issue	Oct - 23
Total pool size:	$65,024,874	$12,230,897.67
Total Number Of Loans (UnConsolidated):	292	75
Total number of loans (consolidating split loans):	213	57
Average loan Size:	$305,281	$214,577.15
Maximum loan size:	$896,000	$671,330.76
Total property value:	$114,094,028	$34,447,571.00
Number of Properties:	213	57
Average property value:	$535,653	$604,343.35
Average current LVR:	61.40%	40.12%
Average Term to Maturity (months):	295	192.59
Maximum Remaining Term to Maturity (months):	347	267.85
Weighted Average Seasoning (months):	46	125.66
Weighted Average Current LVR:	68.88%	55.54%
Weighted Average Term to Maturity (months):	307	231.14
% of pool with loans > $500,000:	26.38%	19.26%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	88.55%	76.42%
% Fixed Rate Loans(Value):	15.36%	5.87%
% Interest Only loans (Value):	24.25%	7.61%
Weighted average mortgage interest:	4.40%	6.81%
Investment Loans:	17.80%	27.87%
Weighted Average Fixed Rate:		4.37%
Weighted Average Variable Rate:		6.97%

Outstanding Balance Distribution	$ % at Issue	Oct - 23
≤ $0	0.00%	-0.14%
> $0 and ≤ $100,000	2.09%	4.02%
> $100,000 and ≤ $150,000	4.22%	4.89%
> $150,000 and ≤ $200,000	6.81%	10.00%
> $200,000 and ≤ $250,000	5.79%	9.18%
> $250,000 and ≤ $300,000	12.57%	20.54%
> $300,000 and ≤ $350,000	13.86%	7.71%
> $350,000 and ≤ $400,000	13.16%	6.12%
> $400,000 and ≤ $450,000	9.26%	10.61%
> $450,000 and ≤ $500,000	5.88%	7.81%
> $500,000 and ≤ $550,000	8.83%	8.39%
> $550,000 and ≤ $600,000	5.33%	0.00%
> $600,000 and ≤ $650,000	2.88%	0.00%
> $650,000 and ≤ $700,000	2.05%	10.88%
> $700,000 and ≤ $750,000	3.38%	0.00%
> $750,000 and ≤ $800,000	1.17%	0.00%
> $800,000 and ≤ $850,000	0.00%	0.00%
> $850,000 and ≤ $900,000	2.74%	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%

Outstanding Balance LVR Distribution	$ % at Issue	Oct - 23
≤ 0%	0.00%	-0.14%
> 0% and ≤ 25%	4.21%	7.27%
> 25% and ≤ 30%	1.23%	0.50%
> 30% and ≤ 35%	1.72%	7.08%
> 35% and ≤ 40%	3.56%	2.34%
> 40% and ≤ 45%	2.43%	6.89%
> 45% and ≤ 50%	4.24%	10.76%
> 50% and ≤ 55%	1.98%	3.67%
> 55% and ≤ 60%	3.19%	7.87%
> 60% and ≤ 65%	5.79%	13.05%
> 65% and ≤ 70%	8.02%	19.18%
> 70% and ≤ 75%	8.33%	19.85%
> 75% and ≤ 80%	24.38%	1.68%
> 80% and ≤ 85%	25.10%	0.00%
> 85% and ≤ 90%	5.82%	0.00%
> 90% and ≤ 95%	0.00%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
> 100%	100.00%	0.00%
Total	100.00%	100.00%

Mortgage Insurance	$ % at Issue	Oct - 23
Genworth	36.33%	34.91%
QBE	5.69%	7.93%
Total	18.86%	42.85%

Seasoning Analysis	$ % at Issue	Oct - 23
> 0 mths and ≤ 3 mths	0.42%	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	0.15%	0.00%
> 12 mths and ≤ 15 mths	2.67%	0.00%
> 15 mths and ≤ 18 mths	4.86%	0.00%
> 18 mths and ≤ 21 mths	2.59%	0.00%
> 21 mths and ≤ 24 mths	2.59%	0.00%
> 24 mths and ≤ 36 mths	35.09%	0.00%
> 36 mths and ≤ 48 mths	18.42%	0.00%
> 48 mths and ≤ 60 mths	12.90%	0.00%
> 60 mths and ≤ 72 mths	5.92%	0.00%
> 72 mths and ≤ 84 mths	5.80%	0.00%
> 84 mths and ≤ 96 mths	1.12%	9.36%
> 96 mths and ≤ 108 mths	2.38%	22.90%
> 108 mths and ≤ 120 mths	2.05%	28.39%
> 120 mths	3.04%	39.34%
Total	100.00%	100.00%

Geographic Distribution	$ % at Issue	Oct - 23
ACT - Metro	0.62%	0.00%
Total ACT	0.62%	0.00%
NSW - Inner city	0.00%	0.00%
NSW - Metro	21.67%	40.43%
NSW - Non metro	8.14%	5.53%
Total NSW	29.81%	45.96%
NT - Metro	0.61%	2.51%
NT - Non metro	0.00%	0.00%
Total NT	0.61%	2.51%
QLD - Inner city	0.00%	0.00%
QLD - Metro	10.87%	3.94%
QLD - Non metro	5.16%	10.86%
Total QLD	16.04%	14.81%
SA - Inner city	0.00%	0.00%
SA - Metro	6.18%	0.11%
SA - Non metro	0.34%	0.41%
Total SA	6.52%	0.51%
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.69%	1.69%
TAS - Non metro	0.00%	0.00%
Total TAS	0.69%	1.69%
VIC - Inner city	0.00%	0.00%
VIC - Metro	23.09%	23.95%
VIC - Non metro	1.25%	1.68%
Total VIC	24.34%	25.64%
WA - Inner city	0.00%	0.00%
WA - Metro	19.79%	8.90%
WA - Non metro	1.57%	-0.01%
Total WA	21.37%	8.89%
Total Inner City	0.00%	0.00%
Total Metro	83.53%	81.52%
Total Non Metro	16.47%	18.48%
Secured by Term Deposit	0.00%	0.00%
Total	100.00%	100.00%

ARREARS $ % (scheduled balance basis)	31-60	61-90	90+	Total
Nov-22	1.07%	1.26%	0.00%	2.32%
Dec-22	0.00%	1.09%	1.29%	2.39%
Jan-23	0.00%	1.12%	1.32%	2.44%
Feb-23	0.00%	0.00%	2.51%	2.51%
Mar-23	0.00%	0.00%	2.59%	2.59%
Apr-23	0.00%	0.00%	2.61%	2.61%
May-23	0.29%	0.00%	2.67%	2.96%
Jun-23	0.00%	0.30%	2.72%	3.02%
Jul-23	0.00%	1.24%	1.85%	3.09%
Aug-23	0.00%	1.26%	1.89%	3.15%
Sep-23	0.00%	0.00%	3.23%	3.23%
Oct-23	0.00%	0.00%	3.35%	3.35%

MORTGAGE SAFETY NET	No of Accounts	Amount ($)
Nov-22	0	0.00
Dec-22	0	0.00
Jan-23	1	193,751.72
Feb-23	1	194,903.08
Mar-23	1	196,014.78
Apr-23	1	197,419.48
May-23	1	198,548.34
Jun-23	0	0.00
Jul-23	0	0.00
Aug-23	0	0.00
Sep-23	0	0.00
Oct-23	0	0.00

Incl. COVID-19 HARDSHIP	No of Accounts	Amount ($)
Jan-22	0	0.00
Feb-22	0	0.00
Mar-22	0	0.00
Apr-22	0	0.00
May-22	0	0.00
Jun-22	0	0.00
Jul-22	0	0.00
Aug-22	0	0.00
Sep-22	0	0.00
Oct-22	0	0.00
Nov-22	0	0.00

MORTGAGE IN POSSESSION	No of Accounts	Amount ($)
	NIL	NIL

PRINCIPAL LOSS	No. of loans	LMI claim (A$)	LMI payment (A$)	Net loss
	-	-	-	-
Total	-	-	-	-