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 (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	<u>Mar - 20</u>
Total pool size:	\$37,471,684.83	\$15,384,354.08
Total Number Of Loans (UnConsolidated):	198	93
Total number of loans (consolidating split loans):	102	48
Average loan Size:	\$367,369.46	\$320,507.38
Maximum loan size:	\$975,462.15	\$724,866.42
Total property value:	\$63,989,318.00	\$29,035,966.00
Number of Properties:	109	51
Average property value:	\$587,057.96	\$569,332.67
Average current LVR:	62.05%	55.48%
Average Term to Maturity (months):	310.64	261.92
Maximum Remaining Term to Maturity (months):	351.12	308.12
Weighted Average Seasoning (months): Weighted Average Current LVR:	34.16 66.21%	78.20 61.99%
Weighted Average Term to Maturity (months):	316.44	271.48
% of pool with loans > \$500,000:	43.27%	26.40%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	88.42%	101.98%
% Fixed Rate Loans(Value):	26.24%	4.68%
% Interst Only loans (Value):	33.60%	2.71%
Weighted average mortgage interest:	4.42%	3.52%
Investment Loans:	24.09%	27.12%
mivestment Loans.	24.05%	27.12/0
Outstanding Balance Distribution	\$ % at Issue	Mar - 20
> \$0 and ≤ \$100,000	1.50%	1.79%
> \$100,000 and ≤ \$150,000	1.60%	0.88%
> \$150,000 and ≤ \$200,000	2.78%	6.01%
> \$200,000 and ≤ \$250,000	2.37%	5.89%
> \$250,000 and ≤ \$300,000	11.74%	14.34%
> \$300,000 and ≤ \$350,000	10.47%	12.98%
> \$350,000 and ≤ \$400,000	11.79%	7.36%
> \$400,000 and ≤ \$450,000	6.74%	5.56%
> \$450,000 and ≤ \$500,000	7.75% 16.68%	18.78%
> \$500,000 and ≤ \$550,000	12.43%	10.32%
> \$550,000 and ≤ \$600,000		11.37%
> \$600,000 and ≤ \$650,000	1.71% 1.79%	0.00% 0.00%
> \$650,000 and ≤ \$700,000 > \$700,000 and ≤ \$750,000	5.85%	4.71%
> \$750,000 and ≤ \$750,000 > \$750,000 and ≤ \$800,000	0.00%	0.00%
> \$800,000 and ≤ \$850,000 > \$800,000 and ≤ \$850,000	2.20%	0.00%
> \$850,000 and ≤ \$900,000	0.00%	0.00%
> \$900,000 and ≤ \$950,000 > \$900,000 and ≤ \$950,000	0.00%	0.00%
> \$950,000 and ≤ \$1,000,000	2.60%	0.00%
Total	100.00%	100.00%
Outstanding Polones IVP Distribution	Ć 9/ at lagua	May 20
Outstanding Balance LVR Distribution > 0% and ≤ 25%	<u>\$ % at Issue</u> 1.86%	<u>Mar - 20</u> 2.97%
> 25% and ≤ 30%	2.51%	5.40%
> 30% and ≤ 35%	1.31%	0.88%
		1.85%
> 35% and < 40%	4.03%	
	4.03% 2.97%	
> 40% and ≤ 45%	2.97%	1.01%
> 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 55% > 50% and ≤ 55%		
> 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55%	2.97% 5.16%	1.01% 6.65%
> 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60%	2.97% 5.16% 6.56%	1.01% 6.65% 12.31%
> 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65%	2.97% 5.16% 6.56% 4.63%	1.01% 6.65% 12.31% 12.96%
> 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65%	2.97% 5.16% 6.56% 4.63% 14.14%	1.01% 6.65% 12.31% 12.96% 6.00%
> 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70%	2.97% 5.16% 6.56% 4.63% 14.14% 4.72%	1.01% 6.65% 12.31% 12.96% 6.00% 10.70%
> 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80%	2.97% 5.16% 6.56% 4.63% 14.14% 4.72% 13.09%	1.01% 6.65% 12.31% 12.96% 6.00% 10.70% 16.66% 12.27%
> 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75%	2.97% 5.16% 6.56% 4.63% 14.14% 4.72% 13.09% 20.90%	1.01% 6.65% 12.31% 12.96% 6.00% 10.70% 16.66%
> 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 65% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85%	2.97% 5.16% 6.56% 4.63% 14.14% 4.72% 13.09% 20.90% 7.76%	1.01% 6.65% 12.31% 12.96% 6.00% 10.70% 16.66% 7.68%
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> 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 80% and ≤ 85% > 80% and ≤ 90% > 90% and ≤ 95%	2.97% 5.16% 6.56% 4.63% 14.14% 4.72% 13.09% 20.90% 7.76% 10.34% 0.00%	1.01% 6.65% 12.31% 12.96% 6.00% 10.70% 16.66% 12.27% 7.68% 0.00%
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	Secreting Analysis		¢ % at lasua		May 20
Semble 100000000000000000000000000000000000	Seasoning Analysis > 3 mths and < 6 mths		\$ % at Issue		Mar - 20
3 mm m m m m m m m m m m m m m m m m m	> 12 mths and ≤ 15 mths		5.38%		0.00%
2-54 mths and 5-58 mths					
> 22 att mits and 5 set mits					
\$ A min	> 60 mths and ≤ 72 mths		5.23%		39.88%
			0.00%		23.69%
1.50m					
14000 14000 100000 10000 10000 10000 10000 10000 10000 10000 1000000 1000000 1000000 1000000 1000000 1000000 1000000 1000000 1000000 1000000 1000000 1000000 1000000 1000000 10000000 10000000 100000000					
ACT - Metro					
ACT - Metro	Consende Distribution		¢ 0/ -+ 1		
Total ACT					
NSW - Inner city NSW - Metro NSW - Mon metro 1					
NSW-Metro					
NSW. No. mentro	NSW - Inner city		0.00%		0.00%
Total NSW					
NT - Nometro					
NT - Non metro	TOTAL NSW		50.18%		60.54%
NT - Non metro	NT - Metro		0.00%		0.00%
QLD - Inner city					
QLD - Non metro	Total NT		0.00%		0.00%
QLD - Non metro					
CLD - Non metro					
SA - Inner city					
SA - Inner city SA - Netro SA - Net SA - Netro SA - Net					
SA - Normetro			12.50/0		5.55/6
SA-Non metro 1,84% 0,00% 1,84% 0,00% 1,84% 0,00% 1,84% 0,00% 1,84% 0,00% 1,84% 0,00% 1,84% 0,00% 1,84% 0,00% 1,84% 0,00% 1,84% 0,00%	SA - Inner city		0.00%		0.00%
TaSs - Inner city	SA - Metro		1.84%		0.00%
TAS- Inner city 0.00% 0.00% TAS- Netro 0.00% 0.00% TAS- Non metro 0.23% 0.35% TOTal TAS 0.02% 0.05% VIC- Inner city 0.00% 0.00% VIC- Non metro 18.32% 10.10% TOTal VIC 21.37% 13.80% WA - Inner city 0.00% 0.00% WA - Non metro 10.00% 0.00% TOTal WA 11.83% 11.20% WA - Non metro 0.98% 2.14% Total Inner City 0.00% 0.00% TOTal Metro 10.00% 0.00% TOTal Metro 10.00% 0.00% TOTAL INNER CONTRACTOR 10.00% 0.00% Apr-19 0.00%					
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VIC - Inner city 0.00% 0.00% VIC - Metro 18.32% 10.10% VIC - Non metro 3.05% 3.70% Total VIC 21.37% 0.00% WA - Inner city 0.00% 0.00% WA - Metro 11.83% 12.09% VA - Non metro 0.98% 2.14% Total WA 12.51% 14.23% Total Metro 80.59% 70.12% Total Metro 80.59% 70.12% Total Inner city 0.00% 0.00% Total Metro 80.59% 70.12% Total Inner city 0.00% 0.00% Total Inner city 0.00% 0.00% 0.00% Total Metro 80.59% 70.12% 29.88% 70.12% 10.00% 0.00% 0.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00%					
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MA - Non metro 1.2.81% 14.23%	· · · · · · · · · · · · · · · · · · ·				
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Total Metro 80.59% 19.41% 70.12% 29.88% 29.88% Total One 19.41% 29.88% 29.88% AREARS \$ % (scheduled balance basis) 31.60 61.90 90+ Total Apr.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% Aug-19 0.00% 0.00% 0.00% 0.00% Nov-19 0.00% 0.00% 0.00% 0.00% Peb-20 0.00% 0.00% 0.00% 0.00% May-19 - - - Jul-19 - <	Total WA		12.81%		14.25%
Total Non Metro 19.41% 29.88% Total 100.00%	Total Inner City		0.00%		0.00%
Total	Total Metro		80.59%		70.12%
ARREARS \$ % (scheduled balance basis) 31-60 61-90 90+ Total Apr-19 0.00% 0.00% 0.00% 0.00% May-19 0.00% 0.00% 0.00% 0.00% Jun-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% Sep-19 0.00% 0.00% 0.00% 0.00% Oct-19 0.00% 0.00% 0.00% 0.00% Oct-19 0.00% 0.00% 0.00% 0.00% Nov-19 0.00% 0.00% 0.00% 0.00% Dan-20 0.00% 0.00% 0.00% 0.00% Mar-20 0.00% 0.00% 0.00% 0.00% More Sep-19 0.00% 0.00% 0.00% 0.00% Jul-19 - - - - Jul-19 - - - -					
Apr-19	lotal		100.00%		100.00%
Apr-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% Aug-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% 0.00% Nov-19 0.00% 0.00% 0.00% 0.00% Dec-19 0.00% 0.00% 0.00% 0.00% Dec-19 0.00% 0.00% 0.00% 0.00% Jan-20 0.00% 0.00% 0.00% 0.00% Mar-20 0.48% 1.75% 0.00% 0.00% May-19 - - - - Jul-19 - - - - - Aug-19 - - - - - - -	ARREARS \$ % (scheduled balance basis)	31-60	61-90	90+	Total
Jun-19				0.00%	
Jul-19			0.00%		0.00%
Aug-19					
Sep-19					
Oct-19					
Nov-19					
Jan-20					0.00%
Feb-20 Mar-20 0.00% 0.48% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Mar-20 0.48% 1.75% 0.00% 0.0					
Mar-20 0.48% 1.75% 0.00% 2.23% MORTGAGE SAFETY NET No of Accounts Amount (\$) Apr-19 - - May-19 - - Jun-19 - - Jul-19 - - Aug-19 - - Sep-19 - - Oct-19 - - Nov-19 - - Dec-19 - - Jan-20 - - Feb-20 - - Mar-20 - - MORTGAGE IN POSSESSION No of Accounts NIL Amount (\$) NIL NIL NIL PRINCIPAL LOSS LMI claim (A\$) LMI payment (A\$) Net loss					
MORTGAGE SAFETY NET					
Apr-19 May-19 Jul-19 Jul-19 Aug-19 Sep-19 Oct.19 Nov-19 Dec-19 Dec-19 Jan-20 Mar-20 MORTGAGE IN POSSESSION No of Accounts NIL MIL MIL claim (A\$) LMI payment (A\$) Net loss	Mui 20	U.40%	1./3%	0.00/0	2.23/0
Apr-19 May-19 Jul-19 Jul-19 Aug-19 Sep-19 Oct.19 Nov-19 Dec-19 Dec-19 Jan-20 Mar-20 MORTGAGE IN POSSESSION No of Accounts NIL MIL MIL claim (A\$) LMI payment (A\$) Net loss	MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
Jun-19		-	-		
Jul-19		-	-		
Aug-19 Sep-19 Oct-19 Oc		-	-		
Sep-19		-	-		
Oct-19		-	-		
Nov-19		-	-		
Dec-19		-	-		
Feb-20 Mar-20	Dec-19	-	-		
Mar-20 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 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	IVIdI-2U	-	-		
PRINCIPAL LOSS Gross Loss LMI claim (A\$) LMI payment (A\$) Net loss	MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
	PRINCIPAL LOSS	Gross Loss			Net loss
	Total	-	-	-	