

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 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 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 repect of Article 122a in their relevant jurisdiction.
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<u>COLLATERAL INFORMATION</u>	<u>At Issue</u>	<u>Nov - 25</u>
Total pool size:	\$54,906,047	10,700,147.00
Total Number Of Loans (UnConsolidated):	233	68
Total number of loans (consolidating split loans):	174	44
Average loan Size:	\$315,552	243,185.00
Maximum loan size:	\$864,000	835,176.00
Total property value:	\$102,356,639	30,525,266.00
Number of Properties:	174	44
Average property value:	\$588,257	693,756.00
Average current LVR:	56.58%	37.47%
Average Term to Maturity (months):	304.22	210.53
Maximum Remaining Term to Maturity (months):	346.19	333.50
Weighted Average Seasoning (months):	46	106.44
Weighted Average Current LVR:	65.29%	60.03%
Weighted Average Term to Maturity (months):	318.28	247.53
% of pool with loans > \$500,000:	28.13%	43.13%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.34%	85.66%
% Fixed Rate Loans(Value):	7.37%	0.00%
% Interest Only loans (Value):	25.62%	0.00%
Weighted average mortgage interest:	4.23%	6.13%
Investment Loans:	18.39%	13.57%
Weighted Average Fixed Rate:		
Weighted Average Variable Rate:		6.13%

<u>Outstanding Balance Distribution</u>	<u>\$ % at Issue</u>	<u>Nov - 25</u>
≤ \$0	0.00%	-3.85%
> \$0 and ≤ \$100,000	2.59%	3.01%
> \$100,000 and ≤ \$150,000	3.57%	2.26%
> \$150,000 and ≤ \$200,000	6.43%	9.20%
> \$200,000 and ≤ \$250,000	5.47%	3.91%
> \$250,000 and ≤ \$300,000	11.50%	10.45%
> \$300,000 and ≤ \$350,000	7.20%	8.90%
> \$350,000 and ≤ \$400,000	17.83%	10.24%
> \$400,000 and ≤ \$450,000	6.87%	3.84%
> \$450,000 and ≤ \$500,000	10.41%	8.91%
> \$500,000 and ≤ \$550,000	2.81%	4.68%
> \$550,000 and ≤ \$600,000	4.17%	5.20%
> \$600,000 and ≤ \$650,000	5.68%	11.73%
> \$650,000 and ≤ \$700,000	3.75%	0.00%
> \$700,000 and ≤ \$750,000	0.00%	6.55%
> \$750,000 and ≤ \$800,000	7.10%	7.17%
> \$800,000 and ≤ \$850,000	3.04%	7.81%
> \$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%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<u>Outstanding Balance LVR Distribution</u>	<u>\$ % at Issue</u>	<u>Nov - 25</u>
≤ 0%	0.00%	-3.85%
> 0% and ≤ 25%	5.11%	11.17%
> 25% and ≤ 30%	5.43%	2.61%
> 30% and ≤ 35%	4.11%	2.75%
> 35% and ≤ 40%	2.15%	4.49%
> 40% and ≤ 45%	0.95%	0.00%
> 45% and ≤ 50%	1.74%	6.70%
> 50% and ≤ 55%	3.82%	10.07%
> 55% and ≤ 60%	4.61%	13.11%
> 60% and ≤ 65%	4.21%	8.50%
> 65% and ≤ 70%	7.75%	16.68%
> 70% and ≤ 75%	12.59%	1.65%
> 75% and ≤ 80%	40.28%	5.20%
> 80% and ≤ 85%	4.09%	13.11%
> 85% and ≤ 90%	3.18%	7.81%
> 90% and ≤ 95%	0.00%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<u>Mortgage Insurance</u>	<u>\$ % at Issue</u>	<u>Nov - 25</u>
Genworth	18.92%	26.01%
QBE	0.68%	3.81%
Uninsured	80.40%	70.17%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Nov - 25</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%	18.95%
> 36 mths and ≤ 48 mths	6.75%	1.65%
> 48 mths and ≤ 60 mths	6.25%	0.00%
> 60 mths and ≤ 72 mths	3.96%	0.21%
> 72 mths and ≤ 84 mths	0.33%	5.79%
> 84 mths and ≤ 96 mths	1.65%	11.57%
> 96 mths and ≤ 108 mths	0.00%	1.07%
> 108 mths and ≤ 120 mths	0.00%	18.24%
> 120 mths	4.61%	42.53%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Nov - 25</u>
ACT - Metro	1.09%	0.00%
<b>Total ACT</b>	<b>1.09%</b>	<b>0.00%</b>
NSW - Inner city	0.00%	0.00%
NSW - Metro	33.03%	35.45%
NSW - Non metro	8.23%	7.81%
<b>Total NSW</b>	<b>41.26%</b>	<b>43.26%</b>
NT - Metro	0.00%	0.00%
NT - Non metro	0.00%	0.00%
<b>Total NT</b>	<b>0.00%</b>	<b>0.00%</b>
QLD - Inner city	0.00%	0.00%
QLD - Metro	7.18%	10.01%
QLD - Non metro	9.23%	4.70%
<b>Total QLD</b>	<b>16.41%</b>	<b>14.71%</b>
SA - Inner city	0.00%	0.00%
SA - Metro	4.73%	4.17%
SA - Non metro	0.00%	1.65%
<b>Total SA</b>	<b>4.73%</b>	<b>5.82%</b>
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.80%	0.00%
TAS - Non metro	0.53%	5.20%
<b>Total TAS</b>	<b>1.33%</b>	<b>5.20%</b>
VIC - Inner city	0.00%	0.00%
VIC - Metro	20.84%	16.18%
VIC - Non metro	2.31%	3.33%
Total VIC	23.15%	19.51%
WA - Inner city	0.00%	0.00%
WA - Metro	10.72%	6.35%
WA - Non metro	1.32%	5.16%
<b>Total WA</b>	<b>12.04%</b>	<b>11.50%</b>
Total Inner City	0.00%	0.00%
Total Metro	78.38%	72.17%
Total Non Metro	21.62%	27.83%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

\*The Geographic Distribution has been updated according to the S&P Assumptions:Australian RMBS Postcode Classification Assumptions, 07/01/2024

<u>ARREARS \$ % (scheduled balance basis)</u>	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Dec-24	0.00%	0.00%	6.56%	6.56%
Jan-25	0.00%	0.00%	6.71%	6.71%
Feb-25	0.00%	0.00%	0.00%	0.00%
Mar-25	0.00%	0.00%	0.00%	0.00%
Apr-25	0.00%	0.00%	0.00%	0.00%
May-25	0.00%	0.00%	0.00%	0.00%
Jun-25	0.00%	0.00%	0.00%	0.00%
Jul-25	0.00%	0.00%	0.00%	0.00%
Aug-25	0.00%	0.00%	0.00%	0.00%
Sep-25	0.00%	0.00%	0.00%	0.00%
Oct-25	0.00%	0.00%	0.00%	0.00%
Nov-25	0.00%	0.00%	0.00%	0.00%
	<u>No of</u>	<u>Amount (\$)</u>		
<u>MORTGAGE SAFETY NET</u>	<u>Accounts</u>			
Dec-24	-	-		
Jan-25	-	-		
Feb-25	-	-		
Mar-25	-	-		
Apr-25	-	-		
May-25	-	-		
Jun-25	-	-		
Jul-25	-	-		
Aug-25	1.00	372,996.35		
Sep-25	1.00	374,141.05		
Oct-25	-	-		
Nov-25	-	-		
	<u>No of</u>	<u>Amount (\$)</u>		
<u>MORTGAGE IN POSSESSION</u>	<u>Accounts</u>			
	NIL	NIL		
	<u>Gross Loss</u>	<u>LMI claim (A\$)</u>	<u>LMI payment</u>	<u>Net loss</u>
<u>PRINCIPAL LOSS</u>			<u>(A\$)</u>	
	-	-	-	-
<b>Total</b>	-	-	-	-