

# Article 122a of CRD2 retention of interest report for Progress 2014-

Transaction Name: CRD2 Pool  
 Closing Date: Friday, 28th November 2014  
 Maturity Date: Friday, 20th July 2046

**Note** AMP Bank Limited will retain on an ongoing basis a net economic interest in randomly selected no less than 5% of the aggregate principal balance of the securitised exposure in accordance with Article 122a. Each prospective investor that is required to comply with Article 122a (as implemented in its jurisdiction) is required to independently assess and determine the sufficiency of the information report generally for the purposes of complying with Article 122a and none of the Trustee, AMP or other party to a Transaction Document makes any representation that the information described is sufficient in all circumstances for such purposes. Each Prospective noteholder should ensure that they are implementing provisions in respect of Article 122a in their relevant jurisdiction.

## COLLATERAL INFORMATION

	<u>At Issue</u>
Total pool size:	\$49,798,430
Total Number Of Loans (UnConsolidated):	266
Total number of loans (consolidating split loans):	158
Average loan Size:	\$315,180
Maximum loan size:	\$946,374
Total property value:	\$78,656,604
Number of Properties:	170
Average property value:	\$462,686
Average current LVR:	64.33%
Average Term to Maturity (months):	309
Maximum Remaining Term to Maturity (months):	356
Weighted Average Seasoning (months):	37
Weighted Average Current LVR:	68.95%
Weighted Average Term to Maturity (months):	318
% of pool with loans > \$500,000:	29.94%
% of pool (amount) LoDoc Loans:	0.00%
Maximum Current LVR:	90.86%
% Fixed Rate Loans(Value):	24.10%
% Interest Only loans (Value):	42.83%
Weighted average mortgage interest:	5.19%
Investment Loans:	25.54%

## Outstanding Balance Distribution

	<u>\$ % at Issue</u>
> \$0 and ≤ \$100,000	2.10%
> \$100,000 and ≤ \$150,000	2.24%
> \$150,000 and ≤ \$200,000	7.63%
> \$200,000 and ≤ \$250,000	9.48%
> \$250,000 and ≤ \$300,000	9.84%
> \$300,000 and ≤ \$350,000	12.21%
> \$350,000 and ≤ \$400,000	9.05%
> \$400,000 and ≤ \$450,000	12.71%
> \$450,000 and ≤ \$500,000	4.80%
> \$500,000 and ≤ \$550,000	5.24%
> \$550,000 and ≤ \$600,000	6.81%
> \$600,000 and ≤ \$650,000	5.06%
> \$650,000 and ≤ \$700,000	2.69%
> \$700,000 and ≤ \$750,000	1.41%
> \$750,000 and ≤ \$800,000	1.58%
> \$800,000 and ≤ \$850,000	1.64%
> \$850,000 and ≤ \$900,000	1.73%
> \$900,000 and ≤ \$950,000	3.78%
<b>Total</b>	<b>100.00%</b>

## Outstanding Balance LVR Distribution

	<u>\$ % at Issue</u>
> 0% and ≤ 25%	0.85%
> 25% and ≤ 30%	0.93%
> 30% and ≤ 35%	1.50%
> 35% and ≤ 40%	1.12%
> 40% and ≤ 45%	3.32%
> 45% and ≤ 50%	2.42%
> 50% and ≤ 55%	3.57%
> 55% and ≤ 60%	3.19%
> 60% and ≤ 65%	11.67%
> 65% and ≤ 70%	20.01%
> 70% and ≤ 75%	11.88%
> 75% and ≤ 80%	24.60%
> 80% and ≤ 85%	5.52%
> 85% and ≤ 90%	7.01%
> 90% and ≤ 95%	2.40%
> 95% and ≤ 100%	0.00%
<b>Total</b>	<b>100.00%</b>



<u>Mortgage Insurance</u>	<u>\$ % at Issue</u>
Genworth	25.95%
QBE	3.16%
<b>Total</b>	<b>29.11%</b>

<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>
> 3 mths and ≤ 6 mths	2.30%
> 6 mths and ≤ 9 mths	0.70%
> 9 mths and ≤ 12 mths	1.37%
> 12 mths and ≤ 15 mths	1.70%
> 15 mths and ≤ 18 mths	7.92%
> 18 mths and ≤ 21 mths	15.54%
> 21 mths and ≤ 24 mths	11.31%
> 24 mths and ≤ 36 mths	32.40%
> 36 mths and ≤ 48 mths	11.22%
> 48 mths and ≤ 60 mths	2.78%
> 60 mths and ≤ 72 mths	2.41%
> 72 mths and ≤ 84 mths	0.45%
> 84 mths and ≤ 96 mths	1.36%
> 96 mths and ≤ 108 mths	2.50%
> 108 mths and ≤ 120 mths	3.94%
> 120 mths	2.09%
<b>Total</b>	<b>100.00%</b>

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>
ACT - Metro	0.00%
<b>Total ACT</b>	<b>0.00%</b>
NSW - Inner city	0.63%
NSW - Metro	32.27%
NSW - Non metro	11.21%
<b>Total NSW</b>	<b>44.11%</b>
NT - Metro	0.00%
NT - Non metro	0.00%
<b>Total NT</b>	<b>0.00%</b>
QLD - Inner city	0.84%
QLD - Metro	8.51%
QLD - Non metro	9.63%
<b>Total QLD</b>	<b>18.98%</b>
SA - Inner city	0.00%
SA - Metro	4.56%
SA - Non metro	0.75%
<b>Total SA</b>	<b>5.31%</b>
TAS - Inner city	0.00%
TAS - Metro	0.33%
TAS - Non metro	0.70%
<b>Total TAS</b>	<b>1.03%</b>
VIC - Inner city	0.58%
VIC - Metro	19.32%
VIC - Non metro	0.78%
<b>Total VIC</b>	<b>20.68%</b>
WA - Inner city	1.12%
WA - Metro	8.76%
WA - Non metro	0.00%
<b>Total WA</b>	<b>9.88%</b>
<b>Total Inner City</b>	<b>3.17%</b>
<b>Total Metro</b>	<b>73.76%</b>
<b>Total Non Metro</b>	<b>23.07%</b>
<b>Total</b>	<b>100.00%</b>

**ARREARS \$ % (scheduled balance basis)**

	<b><u>31-60</u></b>	<b><u>61-90</u></b>	<b><u>90+</u></b>
Dec-14	0.00%	0.00%	0.00%
Jan-15	0.00%	0.00%	0.00%
Feb-15	1.02%	0.00%	0.00%

**MORTGAGE SAFETY NET**

	<b><u>No of Accounts</u></b>	<b><u>Amount (\$)</u></b>
Dec-14	-	-
Jan-15	-	-
Feb-15	2	463,860

**MORTGAGE IN POSSESSION**

<b><u>No of Accounts</u></b>	<b><u>Amount (\$)</u></b>
NIL	NIL

**MORTGAGE INSURANCE**

	<b><u>No. of claims</u></b>	<b><u>Gross claim (A\$)</u></b>	<b><u>Gross payment (A\$)</u></b>
2014	-	-	-
Total	-	-	-

## 2 Trust

l exposure equivalent to  
with paragraph (1)(c) of  
rented in each relevant  
on described in this  
Bank Limited and each  
d in this report is  
hat they comply with the

### Feb - 15

\$45,682,239.76  
209  
146  
\$312,892.05  
\$924,561.34  
\$72,218,104.00  
157  
\$459,987.92  
64.57%  
306.56  
351.85  
39.49  
68.76%  
314.72  
29.46%  
0.00%  
90.34%  
23.91%  
41.89%  
4.97%  
26.08%

### Feb - 15

2.11%  
2.43%  
7.48%  
9.72%  
11.45%  
11.20%  
9.86%  
11.12%  
5.18%  
4.61%  
8.78%  
5.60%  
1.51%  
1.53%  
1.73%  
1.79%  
1.88%  
2.02%  

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100.00%

### Feb - 15

0.96%  
0.40%  
1.50%  
2.15%  
3.30%  
2.61%  
3.94%  
3.26%  
10.40%  
19.85%  
16.53%  
19.54%  
5.31%  
8.22%  
2.02%  
0.00%  

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100.00%



**Feb - 15**

21.32%

2.94%

24.26%

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**Feb - 15**

0.00%

2.50%

0.76%

1.50%

1.85%

0.93%

18.35%

47.48%

10.73%

5.05%

2.04%

0.50%

0.00%

0.00%

5.97%

2.33%

100.00%

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**Feb - 15**

0.00%

0.00%

0.67%

30.00%

11.82%

42.49%

0.00%

0.00%

0.00%

0.91%

8.63%

10.40%

19.93%

0.00%

4.94%

0.81%

5.75%

0.00%

0.37%

0.80%

1.16%

0.63%

19.73%

0.82%

21.19%

0.00%

9.47%

0.00%

9.47%

2.22%

73.14%

24.64%

100.00%

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**Total**  
0.00%  
0.00%  
1.02%

**LMI net loss**

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