Article 122a of CRD2 retention of interest report for Progress 2014-2 Trust

 Transaction Name:
 CRD2 Pool

 Closing Date:
 Friday, 28th November 2014

 Maturity Date:
 Friday, 20th July 2046

Maturity Date:
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 (a simplemented 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> Apr - 20</u>
Total Number Of Lease (UnConsolidated):	\$49,798,430	\$13,273,758.05
Total Number Of Loans (UnConsolidated):	266 158	80
Total number of loans (consolidating split loans): Average loan Size:	\$315,180	62 \$214,092.87
Maximum loan size:	\$946,374	\$729,716.87
Total property value:	\$78,656,604	\$30,665,795.00
Number of Properties:	170	64
Average property value:	\$462,686	\$479,153.05
Average current LVR:	64.33%	44.94%
Average Term to Maturity (months):	309	246.71
Maximum Remaining Term to Maturity (months):	356	289.81
Weighted Average Seasoning (months):	37	98.80
Weighted Average Current LVR:	68.95%	57.75%
Weighted Average Term to Maturity (months):	318 29.94%	257.81 13.97%
% of pool with loans > \$500,000: % of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	90.86%	84.94%
% Fixed Rate Loans(Value):	24.10%	10.46%
% Interst Only loans (Value):	42.83%	23.26%
Weighted average mortgage interest:	5.19%	3.97%
Investment Loans:	25.54%	35.24%
Outstanding Balance Distribution	\$ % at Issue	<u>Apr - 20</u>
≤\$0	0.00%	-0.84%
> \$0 and ≤ \$100,000	2.10%	2.59%
> \$100,000 and ≤ \$150,000	2.24%	6.44%
> \$150,000 and ≤ \$200,000	7.63%	13.19%
> \$200,000 and ≤ \$250,000	9.48%	17.46%
> \$250,000 and ≤ \$300,000	9.84%	14.40%
> \$300,000 and ≤ \$350,000	12.21%	4.82%
> \$350,000 and ≤ \$400,000	9.05%	8.27%
> \$400,000 and ≤ \$450,000 > \$450,000 and ≤ \$500,000	12.71% 4.80%	12.63% 7.06%
> \$450,000 and ≤ \$500,000 > \$500,000 and ≤ \$550,000	5.24%	4.01%
> \$550,000 and ≤ \$600,000	6.81%	4.46%
> \$600,000 and ≤ \$650,000	5.06%	0.00%
> \$650,000 and ≤ \$700,000	2.69%	0.00%
> \$700,000 and ≤ \$750,000	1.41%	5.50%
> \$750,000 and ≤ \$800,000	1.58%	0.00%
> \$800,000 and ≤ \$850,000	1.64%	0.00%
> \$850,000 and ≤ \$900,000	1.73%	0.00%
> \$900,000 and ≤ \$950,000	3.78%	0.00%
> \$950,000 and ≤ \$1,000,000	0.00%	0.00%
Total	100.00%	100.00%
Outstanding Polance IVP Distribution	Ć 9/ at Issue	Apr. 20
Outstanding Balance LVR Distribution	\$ % at Issue	Apr - 20
≤ 0%	0.00%	-0.84%
≤ 0% > 0% and ≤ 25%	0.00% 0.85%	-0.84% 4.33%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30%	0.00% 0.85% 0.93%	-0.84% 4.33% 4.36%
≤ 0% > 0% and ≤ 25%	0.00% 0.85%	-0.84% 4.33%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35%	0.00% 0.85% 0.93% 1.50%	-0.84% 4.33% 4.36% 2.47%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 30% and ≤ 35% > 35% and ≤ 40%	0.00% 0.85% 0.93% 1.50% 1.12%	-0.84% 4.33% 4.36% 2.47% 8.69%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45%	0.00% 0.85% 0.93% 1.50% 1.12% 3.32%	-0.84% 4.33% 4.36% 2.47% 8.69% 6.33%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 45% > 45% and ≤ 50%	0.00% 0.85% 0.93% 1.50% 1.12% 3.32% 2.42%	-0.84% 4.33% 4.36% 2.47% 8.69% 6.33% 8.89%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 55% > 55% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65%	0.00% 0.85% 0.93% 1.50% 1.12% 3.32% 2.42% 3.57% 3.19% 11.67%	-0.84% 4.33% 4.36% 2.47% 8.69% 6.33% 8.89% 4.26% 10.12%
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S 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 66% > 60% and ≤ 65% > 60% and ≤ 65% > 75% and ≤ 80% > 80% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 3 mts and ≤ 95% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 15 mths and ≤ 12 mths > 12 mths and ≤ 21 mths > 12 mths and ≤ 24 mths > 21 mths and ≤ 24 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths	0.00% 0.85% 0.93% 1.50% 1.12% 3.32% 2.42% 3.57% 3.19% 11.67% 20.01% 11.88% 24.60% 5.52% 7.01% 2.40% 0.00% 100.00% \$\$\frac{\$\frac{\text{x}}{\text{at Issue}}}{25.95\frac{\text{s}}{\text{3}}}\$ 29.11% \$\$\frac{\$\frac{\text{x}}{\text{at Issue}}}{2.30\frac{\text{s}}{\text{3}}}\$ 1.70% 7.92% 15.54% 11.31% 32.40% 11.22% 2.78% 2.41%	-0.84% 4.33% 4.36% 2.47% 8.69% 6.33% 8.89% 4.26% 10.12% 15.33% 7.31% 15.47% 2.71% 10.57% 0.00% 0.00% 100.00% 21.05% 3.62% 24.67% Apr - 20 0.00%
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S 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 66% > 60% and ≤ 65% > 60% and ≤ 65% > 75% and ≤ 80% > 80% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 3 mts and ≤ 95% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 15 mths and ≤ 12 mths > 12 mths and ≤ 24 mths > 14 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 77 mths and ≤ 84 mths > 77 mths and ≤ 84 mths > 78 mths and ≤ 96 mths > 96 mths and ≤ 100 mths	0.00% 0.85% 0.93% 1.50% 1.12% 3.32% 2.42% 3.57% 3.19% 11.67% 20.01% 11.88% 24.60% 5.52% 7.01% 2.40% 0.00% 100.00% \$\$\frac{\$\frac{\text{stue}}{\text{25.95}\text{5}}}{\text{3.16}\text{6}}\$ 29.11% \$\$\frac{\$\frac{\text{5}}{\text{2}}\text{1.31}\text{6}}{\text{27.78}\text{5.54}\text{1.31}\text{31.31}\text{32.40}\text{40}\text{11.27}\text{5.54}\text{11.31}\text{32.40}\text{11.27}\text{5.78}\text{2.78}\text{2.41}\text{6.05}\text{6.136}\text{6.250}\text{6.136}\text{6.250}\text{6.136}\text{6.250}\text{6.136}\text{6.250}\text{6.136}\text{6.250}\tex	-0.84% 4.33% 4.36% 2.47% 8.69% 6.33% 8.89% 4.26% 10.12% 15.33% 7.31% 15.57% 0.00% 0.00% 0.00% 100.00% 21.05% 3.62% 24.67% Apr - 20 0.00%
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otal	-		-	<u> </u>
PRINCIPAL LOSS	Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss
ORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
ar-20 rr-20	- 4	- 844,961		
OVID-19 Hardship	No of Accounts	Amount (\$)		
r-20	6	1,073,997		
ar-20	2	228,293		
b-20	-	-		
ec-19 n-20	-	-		
ov-19	-	-		
- ct-19	-	-		
ng-19 np-19	-	-		
l-19 µg-19	-	-		
n-19	-	-		
ay-19	-			
ORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
r-20	0.00%	0.00%	1.73%	1.73%
ar-20	0.00%	0.00%	1.71%	1.71%
eb-20	0.00%	1.67%	1.22%	2.89%
n-20	0.00%	0.00%	2.94%	2.94%
ov-19 ec-19	0.00%	0.00%	2.90%	2.82%
ct-19 ov-19	0.00% 0.00%	0.00% 0.00%	2.70% 2.82%	2.70% 2.82%
ep-19	0.00%	1.08%	1.56%	2.64%
ug-19	1.05%	0.00%	1.51%	2.56%
I-19	0.00%	0.00%	1.50%	1.50%
in-19	0.34%	1.10%	0.00%	1.44%
lay-19	1.08%	0.00%	0.00%	1.08%
RREARS \$ % (scheduled balance basis) pr-19	31-60 0.00%	61-90 0.00%	90+ 0.00%	Total 0.00%
DDEADS \$ % (schodulad balance basis)	24.60	61.00	00+	Total
ıtal		100.00%		100.00%
otal Non Metro		23.07%		19.52%
otal Metro		73.76%		75.38%
otal Inner City		3.17%		5.10%
		5.56%		15.55%
ra - Non metro otal WA		9.88%		15.55%
A - Metro A - Non metro		8.76% 0.00%		13.39% 0.00%
A - Inner city		1.12%		2.16%
A laws it.		4 4001		2.4607
otal VIC		20.68%		22.63%
C - Non metro		0.78%		0.88%
C - Metro		19.32%		19.66%
C - Inner city		0.58%		2.09%
		1.03/0		2.0170
otal TAS		1.03%		1.01%
AS - Metro AS - Non metro		0.70%		0.00%
AS - Inner city AS - Metro		0.00%		0.00% 1.01%
AS - Inner city		0.00%		0.00%
otal SA		5.31%		6.85%
A - Non metro		0.75%		1.35%
A - Metro		4.56%		5.50%
A - Inner city		0.00%		0.00%
O		10.30%		30.46%
ILD - Non metro otal QLD		9.63% 18.98%		15.86% 30.48%
LD - Metro LD - Non metro		8.51% 9.63%		13.77% 15.86%
LD - Inner city		0.84%		0.86%
otal NT		0.00%		0.00%
IT - Non metro		0.00%		0.00%
T - Metro		0.00%		0.00%
otal NSW		44.11%		23.47%
SW - Non metro		11.21%		1.43%
SW - Metro		32.27%		22.04%
SW - Inner city		0.63%		0.00%
		0.0070		
otal rici				
CT - Metro otal ACT		0.00% 0.00%		0.00% 0.00%