Article 122a of CRD2 retention of interest report for Progress 2014-1 Trust

Transaction Name: Closing Date: Maturity Date: Payment Date: Business Day for Payments: Determination Date & Ex-Interest Date:

Note

Total

CRD2 Pool Thursday, 20th March 2014 Saturday, 22th July 2045

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	Jul - 18
Total and sha		644 C44 472 20
Total pool size: Total Number Of Loans (UnConsolidated):	\$49,851,475.40 266	\$14,641,472.20 90
Total number of loans (consolidating split loans):	151	58
Average loan Size:	\$330,142.22	\$252,439.18
Maximum loan size:	\$918,575.80	\$896,819.11
Total property value:	\$87,075,624.00	\$30,854,213.00
Number of Properties:	167	62 \$497.648.60
Average property value: Average current LVR:	\$521,410.92 59.82%	\$497,648.60 48.22%
Average Term to Maturity (months):	310.30	261.53
Maximum Remaining Term to Maturity (months):	356.22	303.22
Weighted Average Seasoning (months):	37.10	82.24
Weighted Average Current LVR:	64.57%	61.28%
Weighted Average Term to Maturity (months):	317.17	276.33
% of pool with loans > \$500,000:	30.17% 0.00%	30.48%
% of pool (amount) LoDoc Loans: Maximum Current LVR:	95.00%	0.00% 94.92%
% Fixed Rate Loans(Value):	25.89%	8.50%
% Interst Only loans (Value):	44.00%	24.91%
Weighted average mortgage interest:	5.37%	4.55%
Investment Loans:	31.32%	30.71%
Outstanding Balance Distribution	<u>\$ % at Issue</u>	<u>Jul - 18</u>
> \$0 and < \$100,000	1.24% 3.79%	5.32% 3.45%
> \$100,000 and ≤ \$150,000 > \$150,000 and ≤ \$200,000	4.94%	3.45%
> \$200,000 and ≤ \$250,000	8.96%	15.09%
> \$250,000 and ≤ \$300,000	11.92%	5.46%
> \$300,000 and ≤ \$350,000	7.14%	6.71%
> \$350,000 and ≤ \$400,000	11.08%	10.51%
> \$400,000 and ≤ \$450,000	11.17%	8.75%
> \$450,000 and ≤ \$500,000	9.58%	3.41%
> \$500,000 and ≤ \$550,000 > \$550,000 and ≤ \$600,000	3.22% 4.54%	3.68% 3.78%
> \$600,000 and ≤ \$650,000	3.73%	0.00%
> \$650,000 and ≤ \$700,000	4.07%	0.00%
> \$700,000 and ≤ \$750,000	5.79%	0.00%
> \$750,000 and ≤ \$800,000	0.00%	5.34%
> \$800,000 and ≤ \$850,000	3.39%	5.48%
> \$850,000 and ≤ \$900,000	1.79%	12.21%
> \$900,000 and ≤ \$950,000	3.66%	0.00%
lota	100.00%	100.05%
Total	100.00%	100.05%
Outstanding Balance LVR Distribution	\$% at Issue	<u>Jul - 18</u>
Outstanding Balance LVR Distribution > 0% and ≤ 25%	<u>\$ % at Issue</u> 7.28%	<u>Jul - 18</u> 4.83%
<u>Outstanding Balance LVR Distribution</u> > 0% and ≤ 25% > 25% and ≤ 30%	<u>\$ % at issue</u> 7.28% 3.31%	<mark>Jul - 18</mark> 4.83% 2.69%
Outstanding Balance LVR Distribution > 0% and ≤ 25%	<u>\$ % at Issue</u> 7.28%	<u>Jul - 18</u> 4.83%
Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35%	<mark>\$% at issue</mark> 7.28% 3.31% 5.30%	<mark>Jul - 18</mark> 4.83% 2.69% 3.77%
Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50%	<u>\$ % at issue</u> 7.28% 3.31% 5.30% 3.31% 4.64% 1.99%	<mark>Jul - 18</mark> 4.83% 2.69% 3.77% 3.41% 5.45%
Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 33% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 45%	5 % at issue 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26%	<mark>Jul - 18</mark> 4.83% 2.65% 3.77% 3.41% 5.45% 10.51%
Outstanding Balance LVR Distribution > 0% and \leq 25% > 25% and \leq 30% > 30% and \leq 35% > 35% and \leq 40% > 40% and \leq 45% > 50% and \leq 55% > 55% and \leq 55%	<u>\$ % at Issue</u> 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28%	<mark>Jul - 18</mark> 4.83% 2.69% 3.77% 3.41% 2.97% 5.45% 10.51% 8.23%
Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 55% and ≤ 60% > 60% and ≤ 65%	\$% at issue 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62%	<mark>Jul - 18</mark> 4.83% 2.69% 3.77% 3.41% 5.45% 10.51% 8.23% 9.55%
Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 33% > 35% and ≤ 40% > 40% and ≤ 45% > 50% and ≤ 55% > 55% and ≤ 65% > 66% and ≤ 70%	5 % at issue 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95%	<mark>Jul - 18</mark> 4.83% 2.69% 3.41% 2.97% 5.45% 10.51% 8.23% 9.59% 9.95%
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Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 40% and ≤ 45% > 40% and ≤ 60% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 60% and ≤ 65% > 65% and ≤ 75% > 70% and ≤ 75% > 70% and ≤ 85% > 85% and ≤ 80% > 80% and ≤ 85% > 90% and ≤ 95% > 90% and ≤ 95% > 90% and ≤ 95% > 95% and ≤ 100% Total Mortagge Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 12 mths > 9 mths and ≤ 12 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 11 mths > 13 mths and ≤ 11 mths > 14 mths and ≤ 36 mths > 24 mths and ≤ 36 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 60 mths > 60 mths and ≤ 72 mths	\$% at issue 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 0.00% 0.00% 23.93% 3.51% 27.45% \$% at issue 2.64% 0.99% 1.23% 0.05% 6.20% 13.99% 15.35% 20.83% 19.00% 4.89% 7.02%	ul - 18 4.83% 2.69% 3.77% 3.41% 2.97% 5.45% 10.51% 8.23% 9.59% 9.59% 9.59% 9.59% 5.18% 5.07% 5.18% 5.07% 3.25% 0.00% 100.05%
Outstanding Balance LVR Distribution> 0% and \leq 25%> 25% and \leq 30%> 30% and \leq 35%> 35% and \leq 40%> 40% and \leq 45%> 45% and \leq 50%> 50% and \leq 55%> 55% and \leq 60%> 60% and \leq 55%> 55% and \leq 60%> 50% and \leq 75%> 70% and \leq 75%> 75% and \leq 80%> 90% and \leq 85%> 95% and \leq 80%> 90% and \leq 95%> 95% and \leq 100%TotalDescription of the second secon	Ś % at issue 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 4.64% 1.99% 0.00% 100.00% \$% at issue 23.93% 3.51% 27.45% \$\$% at issue 2.64% 0.99% 1.23% 0.05% 6.20% 13.99% 15.35% 20.83% 19.00% 4.89% 7.02%	ul - 18 4 83% 2 69% 3 77% 3 41% 2 97% 5 45% 10 51% 8 23% 9 95% 9 95% 9 95% 17.57% 5 18% 5 07% 5 18% 5 07% 3 25% 0 00% 100 05% 100 05%
Outstanding Balance LVR Distribution> 0% and \leq 25%> 25% and \leq 30%> 30% and \leq 35%> 35% and \leq 40%> 40% and \leq 45%> 45% and \leq 55%> 55% and \leq 55%> 56% and \leq 55%> 56% and \leq 65%> 65% and \leq 70%> 70% and \leq 75%> 75% and \leq 85%> 80% and \leq 85%> 80% and \leq 85%> 90% and \leq 85%> 95% and \leq 100%TotalMortgage Insurance Genworth QBETotalSeasoning Analysis> 3 mths and \leq 6 mths> 6 mths and \leq 9 mths> 11 mths> 12 mths and \leq 12 mths> 13 mths and \leq 24 mths> 14 mths and \leq 12 mths> 18 mths and \leq 12 mths> 18 mths and \leq 24 mths> 24 mths and \leq 46 mths> 60 mths and \leq 27 mths> 36 mths and \leq 60 mths> 60 mths and \leq 72 mths> 72 mths and \leq 96 mths> 64 mths and \leq 96 mths	S % at Issue 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 19.97% 1.99% 4.64% 0.00% 0.00% 100.00% 23.93% 27.45% 23.93% 27.45% 2.64% 0.99% 1.23% 0.05% 6.20% 13.99% 15.35% 20.83% 19.00% 4.88% 7.02% 2.02%	Jul - 18 4.83% 2.69% 3.77% 3.41% 2.97% 5.45% 10.51% 8.23% 9.55% 17.57% 5.18% 5.07% 7.59% 0.00% 100.05% Jul - 18 23.26% 0.00%
Outstanding Balance LVR Distribution> 0% and $\leq 25\%$ > 25% and $\leq 30\%$ > 30% and $\leq 35\%$ > 35% and $\leq 40\%$ > 40% and $\leq 45\%$ > 45% and $\leq 50\%$ > 50% and $\leq 55\%$ > 55% and $\leq 60\%$ > 60% and $\leq 55\%$ > 55% and $\leq 60\%$ > 60% and $\leq 55\%$ > 55% and $\leq 60\%$ > 90% and $\leq 75\%$ > 70% and $\leq 85\%$ > 95% and $\leq 80\%$ > 90% and $\leq 95\%$ > 90% and $\leq 95\%$ > 90% and $\leq 95\%$ > 95% and $\leq 100\%$ TotalMortagge Insurance Genworth QBETotalSeasoning Analysis> 3 mths and ≤ 10 mths> 9 mths and ≤ 12 mths> 12 mths and ≤ 12 mths> 12 mths and ≤ 11 mths> 13 mths and ≤ 41 mths> 14 mths and ≤ 12 mths> 24 mths and ≤ 36 mths> 24 mths and ≤ 36 mths> 48 mths and ≤ 60 mths> 60 mths and ≤ 72 mths> 27 mths and ≤ 60 mths> 84 mths and ≤ 90 mths> 96 mths and ≤ 90 mths> 84 mths and ≤ 90 mths> 96 mths and ≤ 100 mths	\$% at issue 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 0.00% 0.00% 100.00% \$% at issue 23.93% 3.51% 27.45% \$ \$.64% 0.99% 1.23% 0.05% 6.20% 13.99% 15.35% 20.83% 19.00% 4.89% 7.02% 2.02% 1.44%	Jul - 18 4.83% 2.69% 3.77% 3.41% 2.97% 5.45% 10.51% 8.23% 9.59% 9.59% 9.59% 9.59% 9.59% 9.59% 9.59% 3.25% 0.00% 100.05% Jul - 18 23.26% 0.00% 26.91% Jul - 18 0.00%
Outstanding Balance LVR Distribution> 0% and \leq 25%> 25% and \leq 30%> 30% and \leq 35%> 35% and \leq 40%> 40% and \leq 45%> 45% and \leq 55%> 55% and \leq 55%> 56% and \leq 55%> 56% and \leq 65%> 60% and \leq 65%> 65% and \leq 70%> 70% and \leq 75%> 75% and \leq 85%> 80% and \leq 85%> 96% and \leq 90%> 90% and \leq 85%> 95% and \leq 100%TotalMortgage Insurance Genworth QBETotalSeasoning Analysis> 3 mths and \leq 6 mths> 6 mths and \leq 6 mths> 10 mths and \leq 12 mths> 12 mths and \leq 15 mths> 18 mths and \leq 12 mths> 18 mths and \leq 24 mths> 24 mths and \leq 36 mths> 60 mths and \leq 48 mths> 48 mths and \leq 60 mths> 60 mths and \leq 72 mths> 72 mths and \leq 96 mths> 60 mths and \leq 72 mths> 72 mths and \leq 96 mths	S % at Issue 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 19.97% 1.99% 4.64% 0.00% 0.00% 100.00% 23.93% 27.45% 23.93% 27.45% 2.64% 0.99% 1.23% 0.05% 6.20% 13.99% 15.35% 20.83% 19.00% 4.88% 7.02% 2.02%	u - 18 4.83% 2.69% 3.77% 3.41% 2.97% 5.45% 10.51% 8.23% 9.95% 17.57% 5.18% 5.07% 7.59% 3.25% 0.00% 100.05% 100.05% 100.05% 100.05% 100.00% 0.00%

100.00%

100.00%

Geographic Distribution ACT - Metro		<u>\$ % at Issue</u> 4.84%		<u>Jul - 18</u> 9.07%	
Total ACT		4.84%		9.07%	
NSW - Inner city		0.00%		0.00%	
NSW - Metro		31.14%		22.38%	
NSW - Non metro Total NSW		9.52% 40.66%		0.61% 22.99%	
Total NSW		40.00%		22.99%	
NT - Metro		0.00%		0.00%	
NT - Non metro		0.00%		0.00%	
Total NT		0.00%		0.00%	
QLD - Inner city		0.00%		6.09%	
QLD - Metro		6.80%		11.13%	
QLD - Non metro		6.83%		4.85%	
Total QLD		13.62%		22.06%	
SA - Inner city		0.00%		0.00%	
SA - Metro		5.86%		11.72%	
SA - Non metro		0.00%		0.00%	
Total SA		5.86%		11.72%	
TAS - Inner city		0.00%		0.00%	
TAS - Metro		0.72%		0.66%	
TAS - Non metro		0.37%		0.72%	
Total TAS		1.09%		1.38%	
VIC - Inner city		0.00%		0.00%	
VIC - Metro		17.33%		14.78%	
VIC - Non metro Total VIC		3.59% 20.92%		1.05% 15.83%	
		20.32%		13.03%	
WA - Inner city		0.62%		0.00%	
WA - Metro		12.39%		16.94%	
WA - Non metro Total WA		0.00% 13.01%		0.00% 16.94%	
Total Inner City		0.62%			
Total Metro Total Non Metro		79.08% 20.30%		86.69% 7.22%	
Total		20.30% 100.00%		100.00%	
ARREARS \$ % (scheduled balance basis) Aug-16	<u>31-60</u> 0.00%	<u>61-90</u> 0.00%	<u>90+</u> 0.00%	<u>Total</u> 0.00%	
Sep-16	0.00%	0.00%	0.00%	0.00%	
Oct-16	0.00%	0.00%	0.00%	0.00%	
Nov-16	0.00%	0.00%	0.00%	0.00%	
Dec-16 Jan-17	0.00%	0.00%	0.00%	0.00%	
Feb-17	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	
Mar-17	0.00%	0.00%	0.00%	0.00%	
Apr-17	0.00%	0.00%	0.00%	0.00%	
May-17 Jun-17	0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	
Jul-17 Jul-17	0.00%	0.00%	0.00%	0.00%	
Aug-17	0.97%	0.00%	0.00%	0.97%	
Sep-17	0.24%	0.00%	1.03%	1.27%	
Oct-17	0.00%	0.00%	1.28%	1.28%	
Nov-17 Dec-17	0.00% 0.00%	0.00% 0.00%	1.30% 0.00%	1.30% 0.00%	
Jan-18	0.00%	0.00%	0.00%	0.00%	
Feb-18	0.00%	0.00%	0.00%	0.00%	
Mar-18	0.00%	0.00%	0.00%	0.00%	
Apr-18 May-18	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	
Jun-18	0.00%	0.00%	0.00%	0.00%	
Jul-18	0.00%	0.00%	0.00%	0.00%	
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)			
Jan-17	-				
Feb-17		-			
Mar-17 Apr-17	-	-			
Apr-17 May-17		-			
Jun-17					
	-	-			
Jul-17	-	-			
Jul-17 Aug-17	- - -	- - - 200103			
Jul-17 Aug-17 Sep-17		- - 238,143 239,068			
Jul-17 Aug-17 Sep-17 Oct-17 Nov-17		239,068 240,059			
Jul-17 Aug-17 Sep-17 Oct-17 Nov-17 Dec-17	2	239,068 240,059 -			
Jul-17 Aug-17 Sep-17 Oct-17 Nov-17 Dec-17 Jan-18	2	239,068 240,059			
Jul-17 Aug-17 Sep-17 Oct-17 Nov-17 Dec-17 Jan-18 Feb-18 Mar-18	2	239,068 240,059 -			
Jul-17 Aug-17 Sep-17 Oct-17 Nov-17 Dec-17 Jan-18 Feb-18 Mar-18 Apr-18	2	239,068 240,059 -			
Jul-17 Aug-17 Sep-17 Oct-17 Nov-17 Dec-17 Jan-18 Feb-18 Mar-18 Apr-18 May-18	2	239,068 240,059 -			
Jul-17 Aug-17 Sep-17 Oct-17 Nov-17 Dec-17 Jan-18 Feb-18 Mar-18 Apr-18 May-18 Jun-18	2	239,068 240,059 -			
Jul-17 Aug-17 Sep-17 Oct-17 Nov-17 Dec-17 Jan-18 Feb-18 Mar-18 Apr-18 May-18 Jun-18 Jul-18	2 2	239,068 240,059 - - - - - - - - - - - - - - - - - - -			
Jul-17 Aug-17 Sep-17 Oct-17 Nov-17 Dec-17 Jan-18 Feb-18 Mar-18 Apr-18 May-18 Jun-18	2	239,068 240,059 -			
Jul-17 Aug-17 Sep-17 Oct-17 Nov-17 Dec-17 Jan-18 Feb-18 Mar-18 Apr-18 May-18 Jun-18 Jul-18	2 2 - - - - - - - - - - - - - - - - - -	239,068 240,059 - - - - - - - - - - - - - - - - - - -	LMI payment (A\$)	Net loss	