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

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

Note

CRD2 Pool Friday, 28th November 2014 Friday, 20th July 2046

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	<u>At Issue</u>	<u>Oct - 21</u>
Total pool size:	\$49,798,430	\$9,081,967.51
Total Number Of Loans (UnConsolidated):	266	55
Total number of loans (consolidating split loans):	158	46
Average loan Size:	\$315,180	\$197,434.08
Maximum loan size:	\$946,374	\$576,615.90
Total property value:	\$78,656,604	\$22,882,041.00
Number of Properties:	170	47
Average property value:	\$462,686	\$486,851.94
Average current LVR:	64.33%	41.66%
Average Term to Maturity (months):	309	224.91
Maximum Remaining Term to Maturity (months):	356	271.76
Weighted Average Seasoning (months):	37	117.83
Weighted Average Current LVR:	68.95%	54.81%
Weighted Average Term to Maturity (months):	318	241.43
% of pool with loans > \$500,000:	29.94%	6.35%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	90.86%	86.30%
% Fixed Rate Loans(Value):	24.10%	19.43%
% Interst Only loans (Value):	42.83%	20.29%
Weighted average mortgage interest:	5.19%	3.36%
Investment Loans:	25.54%	38.14%
Outstanding Balance Distribution	<u>\$ % at Issue</u>	<u> Oct - 21</u>
≤ \$0	0.00%	-0.01%
> \$0 and ≤ \$100,000	2.10%	3.04%
> \$100,000 and ≤ \$150,000	2.24%	5.62%
> \$150,000 and ≤ \$200,000	7.63%	17.01%
> \$200,000 and ≤ \$250,000	9.48%	17.52%
> \$250,000 and ≤ \$300,000	9.84%	11.79%
> \$300,000 and ≤ \$350,000	12.21%	3.79%
> \$350,000 and ≤ \$400,000	9.05%	16.09%
> \$400,000 and ≤ \$450,000	12.71%	18.80%
> \$450,000 and ≤ \$500,000	4.80%	0.00%
> \$500,000 and ≤ \$550,000	5.24%	0.00%
> \$550,000 and ≤ \$600,000	6.81%	6.35%
> \$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%	0.00%
> \$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%

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WA - Non metro 0.00% 0.00% Total WA 9.88% 19.03% Total Inner City 3.17% 4.57% Total Metro 73.76% 80.01% Total Non Metro 23.07% 15.42%	Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Non metro	0.00% 0.00% 32.27% 11.21% 44.11% 0.00% 0.00% 0.00% 0.00% 0.84% 8.51% 9.63% 18.98% 0.00% 4.56% 0.75% 5.31% 0.00% 0.33% 0.70% 1.03%	0.00% 25.33% 1.95% 27.28% 0.00% 0.00% 0.00% 13.77% 10.38% 28.05% 0.00% 7.46% 1.89% 9.35% 0.00% 0.0%
Total WA 9.88% 19.03% Total Inner City 3.17% 4.57% Total Metro 73.76% 80.01% Total Non Metro 23.07% 15.42%	Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Non metro TAS - Non metro TOTal TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city	0.00% 0.00% 0.63% 32.27% 11.21% 44.11% 0.00% 0.00% 0.00% 0.84% 8.51% 9.63% 18.98% 0.00% 4.56% 0.75% 5.31% 0.00% 0.33% 0.70% 1.03% 0.58% 19.32% 0.78% 20.68%	0.00% 25.33% 1.95% 27.28% 0.00% 0.00% 0.00% 13.77% 10.38% 28.05% 0.00% 7.46% 1.89% 9.35% 0.00% 0.00% 0.00% 0.00% 0.00% 15.08% 1.20% 16.28%
Total Inner City 3.17% 4.57% Total Metro 73.76% 80.01% Total Non Metro 23.07% 15.42%	Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Non metro Total SA VIC - Inner city VIC - Inner city VIC - Metro VIC - Metro VIC - Metro VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro	0.00% 0.00% 0.63% 32.27% 11.21% 44.11% 0.00% 0.00% 0.00% 0.84% 8.51% 9.63% 18.98% 0.00% 4.56% 0.75% 5.31% 0.00% 0.33% 0.75% 5.31% 0.00% 0.33% 0.70% 1.03% 0.58% 19.32% 0.78% 20.68%	0.00% 25.33% 1.95% 27.28% 0.00% 0.00% 0.00% 13.77% 10.38% 28.05% 0.00% 7.46% 1.89% 9.35% 0.00% 0.00% 0.00% 0.00% 0.00% 15.08% 1.20% 16.28% 0.67% 18.36%
Total Metro 73.76% 80.01% Total Non Metro 23.07% 15.42%	Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Non metro	0.00% 0.00% 0.63% 32.27% 11.21% 44.11% 0.00% 0.00% 0.00% 0.00% 0.84% 8.51% 9.63% 18.98% 0.00% 4.56% 0.75% 5.31% 0.00% 0.33% 0.75% 5.31% 0.00% 0.33% 0.70% 1.03% 0.58% 19.32% 0.78% 20.68%	0.00% 25.33% 1.95% 27.28% 0.00% 0.00% 0.00% 13.77% 10.38% 28.05% 0.00% 7.46% 1.89% 9.35% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.20% 16.28% 0.67% 18.36% 0.00%
Total Metro 73.76% 80.01% Total Non Metro 23.07% 15.42%	Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Non metro	0.00% 0.00% 0.63% 32.27% 11.21% 44.11% 0.00% 0.00% 0.00% 0.00% 0.84% 8.51% 9.63% 18.98% 0.00% 4.56% 0.75% 5.31% 0.00% 0.33% 0.75% 5.31% 0.00% 0.33% 0.70% 1.03% 0.58% 19.32% 0.78% 20.68%	0.00% 25.33% 1.95% 27.28% 0.00% 0.00% 0.00% 13.77% 10.38% 28.05% 0.00% 7.46% 1.89% 9.35% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.20% 16.28% 0.67% 18.36% 0.00%
Total Non Metro 23.07% 15.42%	Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Non metro Total WA	0.00% 0.00% 0.63% 32.27% 11.21% 44.11% 0.00% 0.00% 0.00% 0.84% 8.51% 9.63% 18.98% 0.00% 4.56% 0.75% 5.31% 0.00% 0.33% 0.70% 1.03% 0.58% 19.32% 0.78% 20.68% 1.12% 8.76% 0.00% 9.88%	0.00% 25.33% 1.95% 27.28% 0.00% 0.00% 0.00% 13.77% 10.38% 28.05% 0.00% 7.46% 1.89% 9.35% 0.00% 0.00% 0.00% 0.00% 15.08% 1.20% 16.28% 0.67% 18.36% 0.00%
	Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Non metro TAS - Non metro TOTal TAS VIC - Inner city VIC - Inner city VIC - Inner city VIC - Non metro Total ITAS VIC - Non metro Total VIC WA - Inner city WA - Non metro Total WA Total Inner City	0.00% 0.00% 0.63% 32.27% 11.21% 44.11% 0.00% 0.00% 0.00% 0.84% 8.51% 9.63% 18.98% 0.00% 4.56% 0.75% 5.31% 0.00% 4.56% 0.75% 5.31% 0.00% 0.33% 0.70% 1.03% 0.58% 19.32% 0.78% 20.68% 1.12% 8.76% 0.00% 9.88%	0.00% 25.33% 1.95% 27.28% 0.00% 0.00% 0.00% 13.77% 10.38% 28.05% 0.00% 7.46% 1.89% 9.35% 0.00% 0.00% 0.00% 0.00% 0.00% 15.08% 1.20% 16.28% 0.67% 18.36% 0.00% 19.03%
100.00%	Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Non metro Total SA TAS - Inner city TAS - Non metro Total SA VIC - Inner city VIC - Inner city VIC - Inner city VIC - Metro VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro WA - Non metro Total Inner City Total Inner City	0.00% 0.00% 0.63% 32.27% 11.21% 44.11% 0.00% 0.00% 0.00% 0.00% 0.84% 8.51% 9.63% 18.98% 0.00% 4.56% 0.75% 5.31% 0.00% 0.33% 0.70% 1.03% 0.58% 19.32% 0.78% 20.68% 1.12% 8.76% 0.00% 9.88% 3.17% 73.76%	0.00% 25.33% 1.95% 27.28% 0.00% 0.00% 0.00% 13.77% 10.38% 28.05% 0.00% 7.46% 1.89% 9.35% 0.00% 0.00% 0.00% 0.00% 0.00% 15.08% 1.20% 16.28% 0.67% 18.36% 0.00% 19.03%
	Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total TAS VIC - Inner city WA - Inner city WA - Inner city WA - Non metro Total INER WA - Non metro Total Inner City Total City Total City Total City Total City Total City Total City Total City Total City Total City	0.00% 0.00% 0.63% 32.27% 11.21% 44.11% 0.00% 0.00% 0.00% 0.84% 8.51% 9.63% 18.98% 0.00% 4.56% 0.75% 5.31% 0.00% 4.56% 0.75% 5.31% 0.00% 0.33% 0.70% 1.03% 0.58% 19.32% 0.78% 20.68% 1.12% 8.76% 0.00% 9.88%	0.00% 25.33% 1.95% 27.28% 0.00% 0.00% 0.00% 13.77% 10.38% 28.05% 0.00% 7.46% 1.89% 9.35% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 15.08% 1.20% 16.28% 0.67% 18.36% 0.00% 19.03% 4.57% 80.01% 15.42%

ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	61-90	<u>90+</u>	Total
Nov-20	0.00%	0.00%	1.53%	1.53%
Dec-20	0.00%	0.00%	1.53%	1.53%
lan-21	0.00%	0.00%	1.55%	1.55%
Feb-21	0.00%	0.00%	1.64%	1.64%
Mar-21	0.00%	0.00%	1.61%	1.61%
Apr-21	0.00%	0.00%	1.63%	1.63%
May-21	0.00%	0.00%	1.63%	1.63%
lun-21	0.00%	0.00%	0.00%	0.00%
lul-21	0.00%	0.00%	0.00%	0.00%
Aug-21	1.56%	0.00%	0.00%	1.56%
Sep-21	0.00%	0.00%	0.00%	0.00%
Oct-21	0.00%	0.00%	0.00%	0.00%
	No of Accounts	Amount (\$)		
MORTGAGE SAFETY NET				
Nov-20	-	-		
Dec-20	-	-		
an-21	-	-		
eb-21	-	-		
Mar-21	-	-		
Apr-21	-	-		
May-21	-	-		
lun-21	-	-		
lul-21	-	-		
Aug-21	-	-		
Sep-21	-	-		
Oct-21	-	-		
COVID-19 Hardship	No of Accounts	Amount (\$)		
Nov-20	-	-		
Dec-20	-	-		
lan-21	-	-		
Feb-21	-	-		
Mar-21	-	-		
Apr-21	-	-		
May-21	-	-		
Jun-21	-	-		
Jul-21	-	-		
Aug-21	-	-		
Sep-21	-	-		
Oct-21	-	-		
	Gross Loss	LMI claim (A\$)	LMI payment	Net loss
PRINCIPAL LOSS		_	<u>(A\$)</u>	
	-	-	-	-
Total	-	-	-	