## 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	At Issue	<u>Nov - 23</u>
Total pool size:	\$49,798,430	\$4,723,193.09
Total Number Of Loans (UnConsolidated):	266	36
Total number of loans (consolidating split loans):	158	30
Average loan Size:	\$315,180	\$157,439.77
Maximum loan size:	\$946,374	\$446,112.44
Total property value:	\$78,656,604	\$15,425,800.00
Number of Properties:	170	31
Average property value:	\$462,686	\$497,606.45
Average current LVR:	64.33%	33.57%
Average Term to Maturity (months):	309	205.34
Maximum Remaining Term to Maturity (months):	356	246.58
Weighted Average Seasoning (months):	37	145.76
Weighted Average Current LVR:	68.95%	48.95%
Weighted Average Term to Maturity (months):	318	213.14
% of pool with loans > \$500,000:	29.94%	0.00%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	90.86%	76.11%
% Fixed Rate Loans(Value):	24.10%	6.87%
% Interest Only Joans (Value):	42.83%	0.00%
Weighted average mortgage interest:	5.19%	6.85%
Investment Loans:	25.54%	32.64%
Weighted Average Fixed Rate:		1.97%
Weighted Average Variable Rate:		7.21%
Outstanding Balance Distribution	\$ % at Issue	<u>Nov - 2</u> 3
≤ \$0	0.00%	-0.01%
> \$0 and ≤ \$100,000	2.10%	6.72%
> \$100,000 and ≤ \$150,000	2.24%	13.47%
> \$150,000 and ≤ \$200,000	7.63%	6.78%
> \$200,000 and ≤ \$250,000	9.48%	28.20%
> \$250,000 and ≤ \$300,000	9.84%	5.32%
> \$300,000 and ≤ \$350,000	12.21%	13.63%
> \$350,000 and ≤ \$400,000	9.05%	16.45%
> \$400,000 and ≤ \$450,000	12.71%	9.45%
> \$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%	0.00%
> \$600,000 and ≤ \$650,000	5.06%	0.00%
$>$ \$650,000 and $\leq$ \$700,000	2.69%	0.00%
$>$ \$700,000 and $\leq$ \$750,000	1.41%	0.00%
$>$ \$750,000 and $\leq$ \$800,000	1.58%	0.00%
$>$ \$800,000 and $\leq$ \$850,000	1.64%	0.00%
$>$ \$850,000 and $\leq$ \$900,000	1.73%	0.00%
$>$ \$900,000 and $\leq$ \$950,000	3.78%	0.00%
$>$ \$950,000 and $\leq$ \$1,000,000	0.00%	0.00%
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Outstanding Balance LVR Distribution	<u>\$ % at Issue</u>	<u>Nov - 23</u>
≤ 0%	0.00%	-0.01%
> 0% and ≤ 25%	0.85%	15.37%
> 25% and ≤ 30%	0.93%	7.86%
> 30% and ≤ 35%	1.50%	1.83%
> 35% and ≤ 40%	1.12%	7.86%
> 40% and ≤ 45%	3.32%	8.05%
> 45% and ≤ 50%	2.42%	3.52%
> 50% and ≤ 55%	3.57%	18.69%
> 55% and $\leq$ 60%	3.19%	5.32%
> 60% and ≤ 65%	11.67%	6.87%
> 65% and ≤ 70%	20.01%	9.51%
> 70% and ≤ 75%	11.88%	6.75%
> 75% and ≤ 80%	24.60%	8.38%
> 80% and ≤ 85%	5.52%	
		0.00%
> 85% and ≤ 90%	7.01%	0.00%
> 90% and ≤ 95%	2.40%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
Total	100.00%	100.00%
Mortgago Incuranco	\$ % at Issue	Nov 22
Mortgage Insurance		<u>Nov - 23</u>
Genworth	25.95%	24.89%
QBE	3.16%	9.69%
Total	29.11%	34.58%
Seasoning Analysis	\$ % at losus	Nov 22
Seasoning Analysis	<u>\$ % at Issue</u>	<u>Nov - 23</u>
> 3 mths and $\leq$ 6 mths	2.30%	0.00%
> 6 mths and ≤ 9 mths	0.70%	0.00%
> 9 mths and $\leq$ 12 mths	1.37%	0.00%
> 12 mths and $\leq$ 15 mths	1.70%	0.00%
> 15 mths and ≤ 18 mths	7.92%	0.00%
> 18 mths and ≤ 21 mths	15.54%	0.00%
> 21 mths and ≤ 24 mths	11.31%	0.00%
> 24 mths and ≤ 36 mths	32.40%	0.00%
> 36 mths and ≤ 48 mths	11.22%	0.00%
> 48 mths and $\leq 60$ mths	2.78%	0.00%
> 60 mths and $\leq$ 72 mths	2.41%	0.00%
> 72 mths and $\leq$ 84 mths		
	0.45%	0.00%
> 84 mths and ≤ 96 mths	1.36%	0.00%
> 96 mths and $\leq$ 108 mths	2.50%	0.00%
> 108 mths and ≤ 120 mths	3.94%	4.56%
> 120 mths	2.09%	95.44%
> 120 mths Total	2.09% 100.00%	<u>95.44%</u> 100.00%
> 120 mths Total Geographic Distribution	2.09% 100.00% <b>\$</b> % at Issue	<u>95.44%</u> 100.00% <u>Nov - 23</u>
> 120 mths Total Geographic Distribution ACT - Metro	2.09% 100.00% <b>\$ % at Issue</b> 0.00%	<u>95.44%</u> 100.00% <u>Nov - 23</u> 0.00%
> 120 mths Total Geographic Distribution	2.09% 100.00% <b>\$</b> % at Issue	<u>95.44%</u> 100.00% <u>Nov - 23</u>
> 120 mths Total Geographic Distribution ACT - Metro Total ACT	2.09% 100.00% <b>\$ % at Issue</b> 0.00% 0.00%	<u>95.44%</u> 100.00% <u>Nov - 23</u> 0.00% 0.00%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city	2.09% 100.00% <b>\$ % at Issue</b> 0.00% 0.00% 0.63%	<u>95.44%</u> <u>100.00%</u> <u>Nov - 23</u> 0.00% 0.00%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro	2.09% 100.00% \$ % at Issue 0.00% 0.00% 0.63% 32.27%	<u>95.44%</u> <u>100.00%</u> <u>Nov - 23</u> 0.00% 0.00% 0.00% 38.92%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro	2.09% 100.00% \$ % at Issue 0.00% 0.00% 0.63% 32.27% 11.21%	<u>95.44%</u> <u>100.00%</u> <u>Nov - 23</u> 0.00% 0.00% 0.00% 38.92% 0.48%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro	2.09% 100.00% \$ % at Issue 0.00% 0.00% 0.63% 32.27%	<u>95.44%</u> <u>100.00%</u> <u>Nov - 23</u> 0.00% 0.00% 0.00% 38.92%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW	2.09% 100.00% \$ % at Issue 0.00% 0.00% 0.63% 32.27% 11.21% 44.11%	95.44% 100.00% Nov - 23 0.00% 0.00% 38.92% 0.48% 39.40%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Nenro NSW - Non metro Total NSW NT - Metro	2.09% 100.00% \$ % at Issue 0.00% 0.00% 0.63% 32.27% 11.21% 44.11% 0.00%	<u>95.44%</u> <u>100.00%</u> <u>Nov - 23</u> 0.00% 0.00% 38.92% 0.48% 39.40% 0.00%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro NSW - Non metro Total NSW NT - Metro NT - Non metro	2.09% 100.00% <b>\$ % at Issue</b> 0.00% 0.00% 0.63% 32.27% 11.21% 44.11% 0.00% 0.00%	<u>95.44%</u> <u>100.00%</u> <u>Nov - 23</u> 0.00% 0.00% 38.92% 0.48% 39.40% 0.00%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro NSW - Non metro Total NSW NT - Metro NT - Non metro	2.09% 100.00% \$ % at Issue 0.00% 0.00% 0.63% 32.27% 11.21% 44.11% 0.00%	<u>95.44%</u> <u>100.00%</u> <u>Nov - 23</u> 0.00% 0.00% 38.92% 0.48% 39.40% 0.00%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT	2.09% 100.00% \$ % at issue 0.00% 0.00% 0.63% 32.27% 11.21% 44.11% 0.00% 0.00% 0.00%	95.44% 100.00% Nov - 23 0.00% 0.00% 0.00% 38.92% 0.48% 39.40% 0.00% 0.00%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city	2.09% 100.00% \$ % at Issue 0.00% 0.00% 0.63% 32.27% 11.21% 44.11% 0.00% 0.00% 0.00% 0.00% 0.84%	95.44% 100.00% Nov - 23 0.00% 0.00% 38.92% 0.48% 39.40% 0.00% 0.00% 0.00%
> 120 mths Total Geographic Distribution ACT - Metro 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	2.09% 100.00% \$ % at Issue 0.00% 0.00% 0.63% 32.27% 11.21% 44.11% 0.00% 0.00% 0.00% 0.00% 0.00% 0.84% 8.51%	95.44% 100.00% Nov - 23 0.00% 0.00% 38.92% 0.48% 39.40% 0.00% 0.00% 0.00% 0.00% 6.15%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro	2.09% 100.00% <b>\$ % at Issue</b> 0.00% 0.63% 32.27% 11.21% 44.11% 0.00% 0.00% 0.00% 0.00% 0.00% 0.84% 8.51% 9.63%	95.44% 100.00% Nov - 23 0.00% 0.00% 0.00% 38.92% 0.48% 39.40% 0.00% 0.00% 0.00% 0.00% 0.00% 6.15% 8.90%
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> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD	2.09% 100.00% \$ % at issue 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%	95.44% 100.00% Nov - 23 0.00% 0.00% 38.92% 0.48% 39.40% 0.00% 0.00% 0.00% 0.00% 0.00% 15.05%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city	2.09% 100.00% \$ % at issue 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%	95.44% 100.00% Nov - 23 0.00% 0.00% 38.92% 0.48% 39.40% 0.00% 0.00% 0.00% 6.15% 8.90% 15.05% 0.00%
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> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT 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 TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Inner city	2.09% 100.00% \$ % at issue 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% 0.75% 5.31% 0.00% 0.33% 0.75% 5.31% 0.00% 0.33% 0.75% 5.31% 0.00% 0.33% 0.75% 5.31% 0.00% 0.33% 0.75% 5.31% 0.00% 0.33% 0.75% 1.22% 0.75% 1.23% 0.00% 0.33% 0.75% 1.32% 0.75% 1.23% 0.00% 0.33% 0.75% 1.33% 0.00% 0.33% 0.75% 0.33% 0.75% 0.33% 0.75% 0.33% 0.75% 0.33% 0.75% 0.33% 0.75% 0.33% 0.75% 0.33% 0.75% 0.33% 0.75% 0.33% 0.75% 0.33% 0.75% 0.33% 0.75% 0.33% 0.75% 0.33% 0.75% 0.33% 0.75% 0.33% 0.75% 0.33% 0.75% 0.33% 0.75% 0.75% 0.33% 0.75% 0.33% 0.75% 0.33% 0.75% 0.75% 0.75% 0.33% 0.75% 0.7	95.44% 100.00% Nov - 23 0.00% 0.00% 38.92% 0.48% 39.40% 0.00% 0.00% 0.00% 0.00% 0.00% 6.15% 8.90% 15.05% 0.00% 3.93% 0.00% 3.93% 0.00%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city 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 - Non metro Total SA TAS - Inner city TAS - Inner city TAS - Non metro Total SA TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Inner city	2.09% 100.00% \$ % at Issue 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% 0.4.56% 0.75% 5.31% 0.00% 0.33% 0.75% 5.31% 0.00% 0.33% 0.75% 5.31% 0.00% 0.33% 0.75% 5.31% 0.00% 0.33% 0.75% 5.31% 0.00% 0.33% 0.75% 5.31% 0.00% 0.33% 0.75% 5.31% 0.00% 0.33% 0.75% 5.31% 0.00% 0.33% 0.75% 5.31% 0.00% 0.33% 0.75% 5.31% 0.00% 0.00% 0.63% 0.00% 0	95.44% 100.00% Nov - 23 0.00% 0.00% 0.00% 38.92% 0.48% 39.40% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 3.93% 0.00% 0
> 120 mths Total  Geographic Distribution ACT - Metro 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 - 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 - Metro WA - Non metro	2.09% 100.00% 5 % at Issue 0.00% 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% 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%	95.44% 100.00% Nov - 23 0.00% 0.00% 0.00% 38.92% 0.48% 39.40% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 3.93% 0.00% 0
> 120 mths Total Geographic Distribution ACT - Metro 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 - Metro QLD - Non metro Total QLD SA - Inner city SA - Inner city SA - Inner city TAS - Inner city TAS - Inner city TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro	2.09% 100.00% \$ % at Issue 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% 0.4.56% 0.75% 5.31% 0.00% 0.33% 0.75% 5.31% 0.00% 0.33% 0.75% 5.31% 0.00% 0.33% 0.75% 5.31% 0.00% 0.33% 0.75% 5.31% 0.00% 0.33% 0.75% 5.31% 0.00% 0.33% 0.75% 5.31% 0.00% 0.33% 0.75% 5.31% 0.00% 0.33% 0.75% 5.31% 0.00% 0.33% 0.75% 5.31% 0.00% 0.00% 0.63% 0.00% 0	95.44% 100.00% Nov - 23 0.00% 0.00% 0.00% 38.92% 0.48% 39.40% 0.00% 0
> 120 mths Total  Geographic Distribution ACT - Metro 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 - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total WA	2.09% 100.00% \$ % at issue 0.00% 0.00% 0.63% 32.27% 11.21% 44.11% 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% 1.12% 8.76% 0.00% 9.88%	95.44% 100.00% Nov - 23 0.00% 0.00% 38.92% 0.48% 39.40% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 3.93% 0.00% 3.93% 0.00% 0
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> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro NT - Metro 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 - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro	2.09% 100.00%  \$ % at Issue 0.00% 0.00% 0.63% 32.27% 11.21% 44.11% 0.00% 0.00% 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%	95.44% 100.00% Nov - 23 0.00% 0.00% 0.00% 38.92% 0.48% 39.40% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 3.93% 0.00% 0

ARREARS \$ % (scheduled balance basis)	31-60	61-90	90+	Total
Dec-22	3.00%	0.00%	0.00%	3.00%
Jan-23	0.00%	3.19%	0.00%	3.19%
Feb-23	0.00%	0.00%	3.38%	3.38%
Mar-23	0.00%	0.00%	3.47%	3.47%
Apr-23	0.00%	0.00%	3.48%	3.48%
May-23	0.00%	0.00%	3.51%	3.51%
Jun-23	0.00%	0.00%	3.52%	3.52%
Jul-23	0.00%	0.00%	3.64%	3.64%
Aug-23	0.00%	0.00%	3.64%	3.64%
Sep-23	0.00%	0.00%	0.00%	0.00%
Oct-23	0.00%	0.00%	0.00%	0.00%
Nov-23	0.00%	0.00%	0.00%	0.00%
	No of	Amount (\$)		
MORTGAGE SAFETY NET	Accounts			
Dec-22		-		
Jan-23	-	-		
Feb-23	1	210,134.91		
Mar-23	1	210,452.47		
Apr-23	1	210,793.23		
May-23	-	-		
Jun-23	-	-		
Jul-23	-	-		
Aug-23	-	-		
Sep-23	-	-		
Oct-23	-	-		
Nov-23	-	-		
COVID-19 Hardship	No of Accounts	Amount (\$)		
Mar-22	-	-		
Apr-22	-	-		
May-22	-	-		
Jun-22	-	-		
Jul-22	-	-		
Aug-22	-	-		
Sep-22	-	-		
Oct-22	-	-		
	Gross Loss	LMI claim (A\$)	LMI payment	Net loss
PRINCIPAL LOSS			<u>(A\$)</u>	
Total	-		-	