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

CRD2 Pool **Transaction Name:**

Closing Date: Thursday, 20th March 2014 Saturday, 22th July 2045 **Maturity 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 (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.

Total polisher \$49,851,475,401 \$41,579,43,77 Total number of loans (consolidating spile loans); 151 133 Average loans (consolidating spile loans); 151 133 Average loans (consolidating spile loans); \$393,472.22 \$316,677.00 Maximum Remaixer \$938,575.80 \$904,770.00 Number of Properties. \$524,010.92 \$550,024.9 Number of Properties. \$524,010.92 \$550,024.9 Number of Properties. \$524,010.92 \$550,024.9 Average current Unit: \$900,003.9 \$36,022 \$46,39 Average Current Unit: \$37,10 \$43,52 \$46,39 Average Lorner Lower (controll): \$37,10 \$43,52 \$46,39 Velighted Average Easoning (morths): \$37,10 \$43,52 \$46,30 Velighted Average Easoning (morths): \$37,10 \$33,33 \$50,00 \$9,93 \$50,00 \$9,93 \$50,00 \$9,93 \$50,00 \$9,93 \$50,00 \$9,93 \$50,00 \$9,93 \$50,00 \$9,93 \$50,00 \$9,93 \$50,00 \$9,93	<u>COLLATERAL INFORMATION</u>	<u>At Issue</u>	<u>Dec - 14</u>
Total number of loans (consolidaring split loans): 151 133 1316 1313 Average loan Size: \$131,622 \$131,633 Maximum loan size: \$380,122 \$10,710,000 \$10,710,	Total pool size:	\$49,851,475.40	\$41,579,443.77
Average current to S330,142.22 S312,677.00 Notariproperty value: S370,526.00 S74,177,124.00 Number of Property: S370,526.00 S74,177,124.00 Number of Property: S370,526.00 S74,177,124.00 Number of Property: S370,526.00 S374,177,124.00 Number of Property: S370,526.00 S370,170 S380,526.249 Average current to Number of Property: S370,526.00 S370,526.	Total Number Of Loans (UnConsolidated):	266	235
Maximum Loan site: \$94,700,00 \$74,171,100 Number of Properties: 167 1.66 Average current LVIE: \$521,110,92 \$500,624 Average current LVIE: \$59,826 \$6,843 Average current LVIE: 359,226 \$6,843 Massums hemaning term to Maturity (months): 310,30 30,668 Massums hemaning term to Maturity (months): 310,30 30,358 Weighted Average Current LVIE: 60,00 30,374 \$59,90 Weighted Average Current LVIE: 90,00 30,374 \$59,90 Sof pool with loans \$500,000 30,374 \$59,90 Weighted Average Torm to Maturity (months): 31,217 31,035 Sof pool with loans \$500,000 30,374 \$59,000 Weighted Average (mort logs): 25,500 \$0,000 \$0,000 Weighted Average Torm to Maturity (months): 31,212 \$2,200 Weighted Average Torm to Maturity (months): 31,212 \$2,500 Weighted Average Torm to Maturity (months): 31,212 \$2,500 Weighted Average Torm to Maturity (months): 31,212	Total number of loans (consolidating split loans):	151	133
Total property value:			
Number of Properties: \$52,141052 \$508,002.49 \$508,	Maximum loan size:		
Average property value			
Average Current LVR: \$58.82% \$3.43% 30.30 300.66 Maximum Remaining Term to Maturity (months): 310.30 300.66 Maximum Remaining Term to Maturity (months): 37.10 43.52 346.19 43.52 436.19 43.52 436.19 43.52 436.19 43.52 436.19 43.52 436.19 43.52 436.19 43.52 436.19 43.52 436.19 43.52 436.19 43.52 436.19 43.52 436.19 43.52 43.63 43.52 43.63 43.52 43.63 43.52 43.63 43.52 43.63			
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Maamum Remaining Term to Maturity (months): 356.22 346.19 Weighted Average Current LVR: 66.57% 66.33% Weighted Average Current LVR: 66.57% 66.33% % of pool (amount) koboc loans: 0.00% 0.00% % of pool (amount) koboc loans: 95.00% 95.03% % Fixed Rate Loans(Value): 25.89% 25.16% % Interst Conly (oans (Value): 44.00% 43.82% % leighted average mortgage interest: 5.37% 5.22% levelethed average mortgage interest: 5.37% 5.22% levelethed average mortgage interest: 31.32% 32.07% Outstanding Balance Distribution \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$			
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> 95% and ≤ 100% 0.63%			
	> 90% and ≤ 95%	1.99%	1.05%
Total 100.00% 100.00%	> 95% and ≤ 100%		0.63%
	Total	100.00%	100.00%

ortgage Insurance	\$ % at Issue	<u>Dec - 14</u>
nworth	23.93%	26.15%
E	3.51%	0.95%
tal	27.45%	27.10%
asoning Analysis	\$ % at Issue	<u>Dec - 14</u>
mths and ≤ 6 mths	2.64%	0.00%
mths and ≤ 9 mths	0.99%	0.00%
mths and ≤ 12 mths	1.23%	0.00%
.2 mths and ≤ 15 mths	0.05%	2.54%
5 mths and ≤ 18 mths	6.20%	1.86%
8 mths and ≤ 21 mths	13.99%	1.47%
1 mths and ≤ 24 mths	15.35%	0.00%
4 mths and ≤ 36 mths	20.83%	45.17%
6 mths and ≤ 48 mths	19.00%	20.72%
8 mths and ≤ 60 mths	4.89%	10.90%
0 mths and ≤ 72 mths	7.02%	7.10%
2 mths and ≤ 84 mths	2.02%	6.16%
4 mths and ≤ 96 mths	1.44%	0.64%
6 mths and ≤ 108 mths	1.57%	2.36%
08 mths and ≤ 120 mths	0.00%	1.03%
20 mths	2.78%	0.06%
al	100.00%	100.00%
ographic Distribution	\$ % at Issue	<u>Dec - 14</u>
ographic Distribution T - Metro	<u>\$ % at Issue</u>	· · · · · · · · · · · · · · · · · · ·
- Metro al ACT	4.84% 4.84%	5.65% 5.65%
di ACI	4.84%	5.05%
N - Inner city	0.00%	0.00%
W - Metro	31.14%	29.13%
W - Non metro	9.52%	10.95%
al NSW	40.66%	40.09%
- Metro	0.00%	0.00%
- Non metro	0.00%	0.00%
al NT	0.00%	0.00%
D - Inner city	0.00%	0.00%
) - Metro	6.80%	7.69%
- Non metro	6.83%	5.69%
al QLD	13.62%	13.38%
Inner city	0.00%	0.00%
Metro	5.86%	7.13%
Non metro	0.00%	0.00%
al SA	5.86%	7.13%
- Inner city	0.00%	0.00%
- Metro	0.00%	0.86%
- Non metro	0.72%	0.41%
al TAS	1.09%	1.27%
- Inner city	0.00%	0.00%
- Metro	17.33%	17.78%
Non metro	3.59%	2.48%
al VIC	20.92%	20.26%
Inner city	0.62%	0.74%
- Metro	12.39%	11.48%
- Non metro	0.00%	0.00%
al WA	13.01%	12.22%
al langu City	0.039/	0.740/
al Inner City	0.62%	0.74%
al Metro al Non Metro	79.08% 20.30%	79.74%
	20.30%	19.53%

ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Mar-14	0.00%	0.00%	0.00%	0.00%
Apr-14	0.00%	0.00%	0.00%	0.00%
May-14	0.00%	0.00%	0.00%	0.00%
Jun-14	0.00%	0.00%	0.00%	0.00%
Jul-14	0.00%	0.00%	0.00%	0.00%
Aug-14	0.00%	0.00%	0.00%	0.00%
Sep-14	0.00%	0.00%	0.00%	0.00%
Oct-14	0.59%	0.00%	0.00%	0.59%
Nov-14	0.00%	0.00%	0.60%	0.60%
Dec-14	0.61%	0.00%	0.00%	0.61%
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
Nov-14	1	255,107		
	1	251,767		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
	NIL	NIL		
MORTGAGE INSURANCE	No. of claims	Gross claim (A\$)	Gross payment (A\$)	LMI net loss
2014	-	-	-	-
Total	-	=	-	