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

CRD2 Pool Transaction Name:

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

<u>COLLATERAL INFORMATION</u>	At Issue	<u>May - 21</u>
Total pool size:	\$49,851,475.40	\$5,604,059.40
Total Number Of Loans (UnConsolidated):	266	52
Total number of loans (consolidating split loans):	151	33
Average loan Size:	\$330,142.22	\$169,819.98
Maximum loan size:	\$918,575.80	\$695,863.32
Total property value:	\$87,075,624.00	\$16,023,713.00
Number of Properties: Average property value:	167 \$521,410.92	34 \$471,285.68
Average property value.  Average current LVR:	59.82%	38.38%
Average Term to Maturity (months):	310.30	225.48
Maximum Remaining Term to Maturity (months):	356.22	267.81
Weighted Average Seasoning (months):	37.10	113.48
Weighted Average Current LVR:	64.57%	57.61%
Weighted Average Term to Maturity (months):	317.17	245.37
% of pool with loans > \$500,000:	30.17%	22.84%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	95.00%	94.40%
% Fixed Rate Loans(Value):	25.89%	11.04%
% Interst Only loans (Value):	44.00%	14.11%
Weighted average mortgage interest:	5.37%	3.27%
Investment Loans:	31.32%	36.97%
Outstanding Balance Distribution	\$ % at Issue	May - 21
≤ \$0	0.00%	-0.64%
> \$0 and ≤ \$100,000	1.24%	8.87%
> \$100,000 and ≤ \$150,000	3.79%	6.71%
> \$150,000 and ≤ \$200,000	4.94% 8.96%	18.70%
> \$200,000 and ≤ \$250,000 > \$250,000 and ≤ \$300,000	8.96% 11.92%	15.87% 14.00%
> \$250,000 and ≤ \$350,000 > \$300,000 and ≤ \$350,000	7.14%	6.18%
> \$350,000 and ≤ \$400,000	11.08%	0.00%
> \$400,000 and ≤ \$450,000	11.17%	7.47%
> \$450,000 and ≤ \$500,000	9.58%	0.00%
> \$500,000 and ≤ \$550,000	3.22%	0.00%
> \$550,000 and ≤ \$600,000	4.54%	10.42%
> \$600,000 and ≤ \$650,000	3.73%	0.00%
> \$650,000 and ≤ \$700,000	4.07%	12.42%
> \$700,000 and ≤ \$750,000	5.79%	0.00%
> \$750,000 and ≤ \$800,000	0.00%	0.00%
> \$800,000 and ≤ \$850,000	3.39%	0.00%
> \$850,000 and ≤ \$900,000	1.79%	0.00%
> \$900,000 and ≤ \$950,000 Total	3.66% 100.00%	0.00% 100.00%
Total	100.00%	100.00%
Outstanding Balance LVR Distribution	\$ % at Issue	May - 21
≤ 0%	0.00%	-0.64%
> 0% and ≤ 25%	7.28%	12.17%
> 25% and ≤ 30%	3.31%	1.38%
> 30% and ≤ 35%	5.30%	5.48%
> 35% and ≤ 40% > 40% and ≤ 45%	3.31% 4.64%	4.45% 5.38%
> 45% and < 50%	1.99%	0.00%
> 50% and ≤ 55%	11.26%	4.79%
> 55% and ≤ 60%	7.28%	17.89%
> 60% and ≤ 65%	6.62%	6.18%
> 65% and ≤ 70%	7.95%	22.84%
> 70% and ≤ 75%	12.58%	0.00%
> 75% and ≤ 80%	19.87%	3.44%
> 80% and ≤ 85%	1.99%	8.31%
> 85% and ≤ 90%	4.64%	3.65%
> 90% and ≤ 95%	1.99%	4.66%
> 95% and ≤ 100%	0.00%	0.00%
> 100% Total	0.00%	0.00% 100.00%
Total	100.00%	100.00%

worth 23.93% 15					
worth			60/-11		
3.51%   0   27.45%   26   26   26   27.45%   26   26   26   32   32   32   32   32					May - 21
Serving Analysis	סינוו				15.53% 0.00%
mths and ≤ 1 mths					26.91%
mths and ≤ 1 mths					
mths and ≤ 9 mths					May - 21
mths and ≤ 12 mths					0.00%
inths and ≤ 15 mths					0.00%
mths and £ 18 mths         6.00%         0           mths and £ 21 mths         13.99%         0           mths and £ 24 mths         13.35%         0           mths and £ 36 mths         20.83%         0           mths and £ 60 mths         4.89%         0           mths and £ 60 mths         4.89%         0           mths and £ 84 mths         2.02%         0           mths and £ 96 mths         1.44%         4           mths and £ 18 mths         1.24%         4           mths and £ 18 mths         1.000         4           mths and £ 18 mths         1.000         4					0.00%
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					0.00%
					0.00%
					0.00%
					0.00%
					0.00%
					3.82%
					3.85%
					3.88%
					3.99%
					4.11%
					4.13%
					4.54%

	No of Accounts	Amount (\$)		
MORTGAGE SAFETY NET (Incl. COVID-19*)				
Jun-20	6	1,609,981		
Jul-20	4	882,003		
Aug-20	4	883,753		
Sep-20	3	715,889		
Oct-20	2	473,794		
Nov-20	2	475,331		
Dec-20	1	212,073		
Jan-21	1	212,788		
Feb-21	-	-		
Mar-21	-	-		
Apr-21	-	-		
May-21	-	-		
	No of Accounts	Amount (\$)		
*COVID-19 HARDSHIP				
Jun-20	6	1,609,981		
Jul-20	4	882,003		
Aug-20	4	883,753		
Sep-20	3	715,889		
Oct-20	2	473,794		
Nov-20	2	475,331		
Dec-20	1	212,073		
Jan-21	1	212,788		
Feb-21	-	-		
Mar-21	-	-		
Apr-21	-	-		
May-21	-	-		
	No of Accounts	Amount (\$)		
MORTGAGE IN POSSESSION				
	NIL	NIL		
	Gross Loss	LMI claim (A\$)	LMI payment	Net loss
PRINCIPAL LOSS	_	_	(A\$)	
Total				
Total	-			