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

Transaction Name: CRD2 Pool Friday, 28th November 2014 Friday, 20th July 2046 Closing Date: Maturity Date:

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  $juris diction)\ is\ required\ to\ independantly\ assess\ and\ determine\ \ the\ sufficiency\ of\ the\ information\ described\ in\ this$  $report\ generally\ for\ the\ purposes\ of\ complying\ with\ Article\ 122a\ and\ none\ of\ the\ Trustee,\ AMP\ Bank\ Lmited\ and\ each$ 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>Jan - 20</u>
Total pool size:	\$49,798,430	\$13,692,256.01
Total Number Of Loans (UnConsolidated):	266	\$15,052,250.01 84
Total number of loans (consolidating split loans):	158	66
Average loan Size:	\$315,180	\$207,458.42
Maximum loan size: Total property value:	\$946,374 \$78,656,604	\$720,625.36 \$31,733,864.00
Number of Properties:	378,030,004	\$31,733,804.00 68
Average property value:	\$462,686	\$466,674.47
Average current LVR:	64.33%	44.53%
Average Term to Maturity (months):	309	247.75
Maximum Remaining Term to Maturity (months):	356 37	292.77 95.56
Weighted Average Seasoning (months): Weighted Average Current LVR:	68.95%	58.21%
Weighted Average Term to Maturity (months):	318	262.21
% of pool with loans > \$500,000:	29.94%	13.53%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	90.86% 24.10%	85.43% 10.17%
% Fixed Rate Loans(Value): % Interst Only loans (Value):	42.83%	22.39%
Weighted average mortgage interest:	5.19%	4.22%
Investment Loans:	25.54%	34.10%
	A-1	
Outstanding Balance Distribution ≤ \$0	\$ % at Issue	<u>Jan - 20</u>
≤ 50 > \$0 and ≤ \$100,000	0.00% 2.10%	-0.81% 4.41%
> \$100,000 and ≤ \$150,000	2.24%	5.29%
> \$150,000 and ≤ \$200,000	7.63%	12.90%
> \$200,000 and ≤ \$250,000	9.48%	16.88%
> \$250,000 and ≤ \$300,000	9.84%	15.85%
> \$300,000 and ≤ \$350,000 > \$350,000 and ≤ \$400,000	12.21% 9.05%	4.74% 10.95%
> \$400,000 and ≤ \$450,000	12.71%	9.37%
> \$450,000 and ≤ \$500,000	4.80%	6.88%
> \$500,000 and ≤ \$550,000	5.24%	3.93%
> \$550,000 and ≤ \$600,000	6.81%	4.33%
> \$600,000 and ≤ \$650,000 > \$650,000 and ≤ \$700,000	5.06% 2.69%	0.00% 0.00%
> \$700,000 and ≤ \$750,000	1.41%	5.26%
> \$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 > \$950,000 and ≤ \$1,000,000	3.78% 0.00%	0.00% 0.00%
Total	100.00%	100.00%
Outstanding Balance LVR Distribution	\$ % at Issue	Jan - 20
≤ 0%	0.00%	-0.81%
> 0% and ≤ 25%	0.85%	4.01%
> 25% and ≤ 30%	0.93%	4.25%
> 30% and ≤ 35%	1.50%	1.02%
> 35% and ≤ 40% > 40% and ≤ 45%	1.12% 3.32%	7.40% 10.34%
> 45% and ≤ 50%	2.42%	9.63%
> 50% and ≤ 55%	3.57%	3.20%
> 55% and ≤ 60%	3.19%	9.34%
> 60% and ≤ 65%	11.67%	15.06%
> 65% and ≤ 70% > 70% and ≤ 75%	20.01% 11.88%	12.40% 9.69%
> 75% and ≤ 80%	24.60%	2.63%
> 80% and ≤ 85%	5.52%	9.07%
> 85% and ≤ 90%	7.01%	2.78%
> 90% and ≤ 95%	2.40%	0.00%
> 95% and ≤ 100% Total	0.00% 100.00%	0.00% 100.00%
Total	100.00%	100.0075
Mortgage Insurance	\$ % at Issue	<u> Jan - 20</u>
Genworth	25.95%	22.48%
QBE Total	3.16% 29.11%	3.52% 25.99%
	23.11/0	23.33%
Seasoning Analysis	\$ % at Issue	<u> Jan - 20</u>
> 3 mths and ≤ 6 mths	2.30%	0.00%
> 6 mths and ≤ 9 mths	0.70%	0.00%
> 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths	1.37% 1.70%	0.00% 0.00%
> 15 mths and ≤ 18 mths		0.0070
		0.00%
> 18 mths and ≤ 21 mths	7.92% 15.54%	0.00% 0.00%
> 21 mths and ≤ 24 mths	7.92% 15.54% 11.31%	0.00% 0.00%
> 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths	7.92% 15.54% 11.31% 32.40%	0.00% 0.00% 0.00%
> 21 mths and ≤ 24 mths	7.92% 15.54% 11.31%	0.00% 0.00%

> 48 mths and ≤ 60 mths	2.78%	0.00%
> 60 mths and ≤ 72 mths	2.41%	4.33%
> 72 mths and ≤ 84 mths	0.45%	23.36%
> 84 mths and ≤ 96 mths	1.36%	50.00%
> 96 mths and ≤ 108 mths	2.50%	10.37%
> 108 mths and ≤ 120 mths	3.94%	2.93%
> 120 mths	2.09%	9.00%
Total	100.00%	100.00%

ACT - Metro	\$ % 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 0.70 1.03 0.58 19.32 0.78 20.68 1.12 8.76 0.00	% % % % % % % % % % % % % % % % % % %	Jan - 2C 0.00% 0.00% 0.00% 21.40% 2.11% 23.51% 0.00% 0.00% 1.26% 13.48% 15.49% 30.23% 0.00% 5.36% 1.32% 6.66% 0.00% 0.93% 0.00% 0.93% 2.04% 19.11% 0.87%
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/A - Metro /A - Non metro otal WA  otal Inner City otal Metro otal Non Metro otal  RREARS \$ % (scheduled balance basis) an-19 0.00% eb-19 0.00% otal-19 0.00	8.76		
VA - Non metro otal WA  otal Inner City otal Metro otal Non Metro otal  RREARS \$ % (scheduled balance basis) an-19 0.00% deb-19 0.00% dar-19 0.00% far-19 0.00% an-19 1.08% an-19 0.00%			2.12%
otal WA  otal Inner City otal Metro otal Non Metro otal  RREARS \$ % (scheduled balance basis)  al-60 al-19 al-19 al-29 al-19 al-29 a	0.00		14.51%
total Inner City total Metro total Non Metro total  RREARS \$ % (scheduled balance basis) an-19 0.00% eb-19 0.00% lar-19 0.00% lar-19 0.00% pr-19 0.00% iay-19 1.08% in-19 0.34%			0.00%
otal Metro otal Non Metro otal  RREARS \$ % (scheduled balance basis) an-19 0.00% eb-19 0.00% Aar-19 0.00% far-19 0.00% ar-19 1.00% ar-19 1.08% ar-19 0.00%	9.88	76	16.63%
Total Metro   Total Metro   Total Metro   Total	3.17	<b>%</b>	5.43%
otal Non Metro       IRREARS \$ % (scheduled balance basis)     31-60       an-19     0.00%       eb-19     0.00%       //ar-19     0.00%       //ar-19     0.00%       //ay-19     1.08%       //ar-19     0.34%	73.76		74.78%
otal  IRREARS \$ % (scheduled balance basis)  an-19  eb-19  .0.0%	23.07		19.79%
an-19 0.00% eb-19 0.00% nar-19 0.00% ppr-19 0.00% anay-19 1.08% un-19 0.34%	100.00		100.00%
an-19 0.00% eb-19 0.00% nar-19 0.00% ppr-19 0.00% anay-19 1.08% un-19 0.34%			
eb-19 0.00% dar-19 0.00% pr-19 0.00% alay-19 1.08% un-19 0.34%	61-90	90+	Total
flar-19     0.00%       pr-19     0.00%       flay-19     1.08%       un-19     0.34%	0.00%	0.00%	0.00%
pr-19 0.00% lay-19 1.08% un-19 0.34%	0.00%	0.00%	0.00%
iay-19 1.08% un-19 0.34%	0.00%	0.00%	0.00%
in-19 0.34%	0.00%	0.00%	0.00%
	0.00%	0.00%	1.08%
11-19 0.00%	1.10% 0.00%	0.00% 1.50%	1.44% 1.50%
ug-19 1.05%	0.00%	1.51%	2.56%
ep-19 0.00%	1.08%	1.56%	2.64%
ct-19 0.00%	0.00%	2.70%	2.70%
ov-19 0.00%	0.00%	2.82%	2.82%
ec-19 0.00%	0.00%	2.90%	2.90%
in-20 0.00%	0.00%	2.94%	2.94%
IORTGAGE SAFETY NET No of Accou	nts Amount (\$)		
n-19	-		
eb-19			
lar-19			
or-19			
ay-19	-		
ın-19 Il-19			
⊩19 ug-19			
pp-19			
ct-19			
ov-19			
ec-19			
nn-20			
No of Account	nts Amount (\$)		
DINICIPAL LOCC		1841	Nas to co
RINCIPAL LOSS Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss