## 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

Total

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>Feb - 18</u>
Total pool size:	\$49,798,430	\$20,878,097.70
Total Number Of Loans (UnConsolidated):	266	113
Total number of loans (consolidating split loans):	158	83
Average loan Size:	\$315,180	\$251,543.35
Maximum loan size:	\$946,374	\$675,740.02
Total property value:	\$78,656,604	\$39,784,853.00
Number of Properties:	170	85
Average property value:	\$462,686	\$468,057.09
Average current LVR:	64.33% 309	54.12% 271.83
Average Term to Maturity (months): Maximum Remaining Term to Maturity (months):	356	315.85
Weighted Average Seasoning (months):	37	75.44
Weighted Average Current LVR:	68.95%	61.36%
Weighted Average Term to Maturity (months):	318	279.54
% of pool with loans > \$500,000:	29.94%	10.87%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	90.86%	90.00%
% Fixed Rate Loans(Value):	24.10%	11.80%
% Interst Only loans (Value):	42.83%	26.74%
Weighted average mortgage interest:	5.19%	4.53%
Investment Loans:	25.54%	26.52%
Outstanding Balance Distribution	<u>\$ % at Issue</u>	<u>Feb - 18</u>
<u>≤</u> \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	2.10%	3.11%
> \$100,000 and ≤ \$150,000	2.24%	5.57%
> \$150,000 and ≤ \$200,000	7.63%	11.14%
> \$200,000 and ≤ \$250,000	9.48%	9.80%
> \$250,000 and ≤ \$300,000	9.84%	12.98%
> \$300,000 and ≤ \$350,000	12.21%	10.76%
> \$350,000 and ≤ \$400,000	9.05%	12.82%
> \$400,000 and ≤ \$450,000	12.71%	18.48%
> \$450,000 and ≤ \$500,000	4.80% 5.24%	4.48%
> \$500,000 and ≤ \$550,000 > \$550,000 and ≤ \$600,000	6.81%	4.86% 2.77%
> \$600,000 and ≤ \$650,000	5.06%	0.00%
> \$650,000 and ≤ \$700,000	2.69%	3.24%
> \$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%
> \$500,000 and 2 \$550,000		
> \$950,000 and ≤ \$1,000,000	0.00%	0.00%
> \$950,000 and ≤ \$1,000,000	0.00%	0.00%
> \$950,000 and ≤ \$1,000,000	0.00%	0.00%
> \$950,000 and < \$1,000,000 Total	0.00% 100.00%	0.00% 100.00%
> \$950,000 and ≤ \$1,000,000 Total Outstanding Balance LVR Distribution	0.00% 100.00% <b>\$ % at Issue</b>	0.00% 100.00% <u>Feb - 18</u>
> \$950,000 and ≤ \$1,000,000 Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30%	0.00% 100.00% \$ % at Issue 0.00% 0.85% 0.93%	0.00% 100.00% <u>Feb - 18</u> 0.00%
> \$950,000 and ≤ \$1,000,000 Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35%	0.00% 100.00% <u>\$ % at Issue</u> 0.00% 0.85% 0.93% 1.50%	0.00% 100.00% Feb - 18 0.00% 2.29% 1.30% 6.28%
> \$950,000 and ≤ \$1,000,000 Total	0.00% 100.00% 0.00% 0.85% 0.33% 1.50% 1.12%	0.00% 100.00% Feb-18 0.00% 2.29% 1.30% 6.28% 1.57%
> \$950,000 and ≤ \$1,000,000 Total Outstanding Balance LVR Distribution < 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 33% > 33% and ≤ 40% > 40% and ≤ 45%	0.00% 100.00% \$ % at issue 0.00% 0.85% 0.93% 1.50% 1.12% 3.32%	0.00% 100.00% Feb-18 0.00% 2.29% 1.30% 6.28% 1.30% 6.61%
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> \$950,000 and ≤ \$1,000,000 Total	0.00% 100.00% 0.00% 0.85% 0.93% 1.50% 1.12% 3.32% 2.42% 3.57%	0.00% 100.00% Feb-18 0.00% 2.29% 1.30% 6.28% 1.57% 6.61% 6.33% 8.55%
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> \$950,000 and ≤ \$1,000,000 Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 33% and ≤ 40% > 40% and ≤ 45% > 40% and ≤ 45% > 45% and ≤ 50% > 55% and ≤ 60% > 60% and ≤ 65% > 55% and ≤ 70% > 70% and ≤ 70% > 75% and ≤ 80% > 80% and ≤ 85% > 80% and ≤ 85% > 80% and ≤ 85% > 90% and ≤ 90% > 90% and ≤ 95% > 90% and ≤ 90% > 90% and ≤ 100% Total Mortage Insurance Genworth QBE Total Sessoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 10 mths > 9 mths and ≤ 115 mths > 15 mths and ≤ 15 mths > 15 mths and ≤ 18 mths	0.00% 100.00% \$ \$ % at issue 0.00% 0.85% 0.93% 1.50% 1.12% 3.32% 2.42% 3.57% 3.19% 11.67% 20.01% 11.88% 24.60% 5.52% 7.01% 2.40% 0.00% 0.00% 5.52% 7.01% 2.40% 0.00% 0.00% 5.52% 7.01% 2.40% 0.00% 0.00% 100.00% 5.52% 7.01% 2.40% 0.00% 0.00% 1.18% 2.40% 0.00% 0.00% 1.1.67% 2.40% 0.00% 0.00% 0.00% 1.1.67% 2.40% 0.00% 0.00% 0.00% 1.1.67% 2.40% 0.00%	0.00% 100.00% Feb-18 0.00% 2.29% 1.30% 6.28% 1.57% 6.61% 6.39% 8.55% 5.84% 10.16% 20.08% 11.81% 7.83% 2.01% 9.28% 0.00% 0.00% 100.00% Feb-18 21.77% 4.19% 4.19% 5.97% Feb-18 0.00% 0.00% 0.00% 0.00% 0.00%
> \$950,000 and ≤ \$1,000,000 Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 33% and ≤ 40% > 40% and ≤ 45% > 40% and ≤ 45% > 55% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 70% and ≤ 75% > 70% and ≤ 75% > 85% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 85% > 95% and ≤ 100% Total Mortgae Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 15 mths > 15 mths and ≤ 15 mths > 15 mths and ≤ 15 mths > 18 mths and ≤ 11 mths	0.00% 100.00% 100.00%  \$ % at issue 0.00% 0.85% 0.93% 1.50% 1.12% 3.32% 2.42% 3.57% 3.19% 11.67% 20.01% 11.88% 24.60% 5.52% 7.01% 2.40% 0.00% 2.40% 0.00% 100.00%  \$ % at issue 25.95% 3.16% 29.11%  \$ % at issue 25.95% 3.16% 29.11%	0.00% 100.00% Feb-18 0.00% 2.29% 1.30% 6.28% 6.528% 5.84% 10.16% 20.08% 10.16% 20.08% 11.81% 20.08% 10.16% 20.08% 11.81% 2.17% 4.19% 25.97% Feb-18 0.00% 0
$ > \$950,000 and $ $1,000,000 \ \hline Total \ \hline \\                                 $	0.00% 100.00% \$ \$ % at issue 0.00% 0.85% 0.93% 1.50% 1.12% 3.32% 2.42% 3.57% 3.19% 11.67% 20.01% 11.88% 24.60% 5.52% 7.01% 2.40% 0.00% 5.52% 7.01% 2.40% 0.00% 5.52% 7.01% 2.40% 0.00% 5.52% 7.01% 2.40% 0.00% 100.00% 5.52% 7.01% 2.40% 0.00% 100.00% 5.52% 7.01% 2.40% 0.00% 1.18% 1.18% 1.17% 1.17% 1.13%	0.00% 100.00% Feb-18 0.00% 2.29% 1.30% 6.28% 1.57% 6.61% 6.39% 8.55% 5.84% 10.16% 20.08% 11.81% 7.83% 2.01% 9.28% 0.00% 0.00% 100.00% Feb-18 21.77% 4.19% 5.97% Feb-18 21.77% 4.19% 0.00
> \$950,000 and ≤ \$1,000,000 Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 33% and ≤ 40% > 40% and ≤ 45% > 40% and ≤ 45% > 45% and ≤ 50% > 55% and ≤ 60% > 60% and ≤ 65% > 55% and ≤ 65% > 55% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 80% and ≤ 85% > 80% and ≤ 85% > 90% and ≤ 95% > 90% and ≤ 95% > 90% and ≤ 100% Total Mortage Insurance Genworth QBE Total Sesoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 13 mths and ≤ 12 mths > 14 mths and ≤ 21 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 34 mths	0.00% 100.00%  5 % at Issue 0.00% 0.85% 0.93% 1.50% 1.12% 3.32% 2.42% 3.57% 3.19% 11.67% 20.01% 11.88% 24.60% 5.52% 7.01% 24.60% 5.52% 7.01% 2.40% 0.00% 100.00%  5 % at Issue 2.5.95% 3.16% 29.11%  5 % at Issue 2.30% 0.70% 1.37% 1.70% 7.92% 15.54% 11.31% 3.2.40%	0.00% 100.00% Feb-18 0.00% 2.29% 1.30% 6.28% 1.57% 6.61% 6.39% 8.55% 5.84% 10.16% 20.08% 11.81% 7.83% 2.01% 9.28% 0.00% 0.00% 100.00% Feb-18 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> \$950,000 and ≤ \$1,000,000 Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 25% > 33% and ≤ 40% > 40% and ≤ 45% > 40% and ≤ 45% > 40% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 70% and ≤ 75% > 70% and ≤ 75% > 80% and ≤ 85% > 80% and ≤ 85% > 90% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% Total Mortage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 6 mths > 9 mths and ≤ 15 mths > 12 mths and ≤ 15 mths > 12 mths and ≤ 11 mths > 13 mths and ≤ 11 mths > 13 mths and ≤ 12 mths > 14 mths and ≤ 12 mths > 15 mths and ≤ 11 mths > 18 mths and ≤ 12 mths > 24 mths and ≤ 24 mths > 34 mths and ≤ 48 mths > 48 mths and ≤ 40 mths > 48 mths and ≤ 60 mths > 48 mths and ≤ 72 mths	0.00% 100.00% 100.00%  \$ % at Issue 0.00% 0.85% 0.93% 1.50% 1.12% 3.32% 2.42% 3.57% 3.19% 11.67% 20.01% 11.67% 20.01% 11.88% 24.60% 5.52% 7.01% 24.60% 5.52% 7.01% 2.40% 0.00% 100.00%  \$ % at Issue 2.30% 0.00% 137% 1.70% 7.92% 15.54% 11.31% 32.40% 11.22% 2.78% 2.41%	0.00% 100.00% Feb-18 0.00% 2.29% 1.30% 6.28% 1.57% 6.61% 6.39% 8.55% 5.84% 10.16% 20.08% 11.81% 7.83% 2.01% 9.28% 0.00% 0.00% 100.00% 100.00% Feb-18 0.00% 0.00
> \$950,000 and ≤ \$1,000,000 Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 65% > 65% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 70% and ≤ 75% > 70% and ≤ 75% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 15 mths > 15 mths and ≤ 15 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 13 mths and ≤ 24 mths > 24 mths and ≤ 42 mths > 48 mths and ≤ 48 mths > 48 mths and ≤ 40 mths > 48 mths and ≤ 60 mths > 48 mths and ≤ 60 mths > 48 mths and ≤ 72 mths > 77 mths and ≤ 72 mths	0.00% 100.00% 100.00%  \$ % at issue 0.00% 0.85% 0.93% 1.50% 1.12% 3.32% 2.42% 3.57% 3.19% 11.67% 20.01% 11.88% 24.60% 5.52% 7.01% 20.01% 11.88% 24.60% 5.52% 7.01% 2.40% 0.00% 100.00%  \$ % at issue 25.95% 3.16% 29.11% \$ \$ % at issue 25.95% 3.16% 29.11% \$ \$ % at issue 25.95% 3.16% 100.00% \$ \$ % at issue 25.95% 3.16% \$ \$ % at issue 25.95% 3.16% \$ \$ % at issue 25.95% \$ % at issue 25.95\% \$ % at issue	0.00% 100.00% Feb-18 0.00% 2.29% 1.30% 6.28% 6.528% 5.84% 10.16% 20.08% 11.81% 20.08% 11.81% 20.08% 11.81% 20.08% 11.81% 20.08% 11.81% 21.77% 4.19% 25.97% Feb-18 0.00%
$ > $950,000 and $ $1,000,000 \ \hline Total \ \hline Outstanding Balance LVR Distribution $$0\% $$>0\% and $$25\% $$>25\% and $$25\% $$>25\% and $$25\% $$>35\% and $$40\% $$>35\% and $$40\% $$>40\% and $$25\% $$>55\% and $$40\% $$>50\% and $$55\% $$>55\% and $$60\% $$>60\% and $$55\% $$>55\% and $$60\% $$>66\% and $$65\% $$>65\% and $$70\% $$>70\% and $$75\% $$>75\% and $$60\% $$>65\% and $$70\% $$>97\% and $$5\% $$>55\% and $$0\% $$>95\% and $$00\% $$>90\% and $$5\% $$>95\% and $$00\% $$>95\% and $$00\% $$>95\% and $$00\% $$>95\% and $$100\% $$$$Total $$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$	0.00% 100.00% 100.00%  \$ \$ % at issue 0.00% 0.85% 0.93% 1.50% 1.12% 3.32% 2.42% 3.57% 3.32% 2.42% 3.57% 3.19% 11.67% 20.01% 11.88% 24.60% 5.52% 7.01% 2.40% 0.00% 20.01% 11.88% 24.60% 5.52% 7.01% 2.40% 0.00% 100.00% 5.52% 7.01% 2.40% 0.00% 100.00% 5.52% 7.01% 2.40% 0.00% 100.00% 5.52% 7.11% 2.40% 0.00% 100.00% 5.52% 7.11% 2.40% 1.31% 32.40% 11.22% 2.78% 2.41% 0.45% 1.36%	0.00% 100.00% Feb-18 0.00% 2.29% 1.30% 6.28% 1.57% 6.61% 6.39% 8.55% 5.84% 10.16% 20.08% 11.81% 7.83% 2.01% 9.28% 0.00% 0.00% 100.00% Feb-18 21.77% 4.19% 25.97% Feb-18 0.00% 0.38% 0.38% 0.38% 0.38%
$ > $950,000 and $ $1,000,000 \end{tabular} \begin{tabular}{lllllllllllllllllllllllllllllllllll$	0.00% 100.00% 100.00%  \$ % at Issue 0.00% 0.85% 0.93% 1.50% 1.12% 3.32% 2.42% 3.57% 3.19% 11.67% 20.01% 11.67% 20.01% 11.67% 20.01% 11.88% 24.60% 5.52% 7.01% 24.60% 5.52% 7.01% 2.40% 0.00% 100.00%  \$ % at Issue 2.50% 3.16% 2.9.11% \$ % at Issue 2.30% 0.70% 1.37% 1.70% 7.92% 15.54% 11.31% 32.40% 11.22% 2.78% 2.41% 0.45% 1.36% 2.50%	0.00% 100.00% Feb - 18 0.00% 2.29% 1.30% 6.28% 1.57% 6.61% 6.39% 8.55% 5.84% 10.16% 20.08% 11.81% 7.83% 2.01% 9.28% 0.00% 0.00% 100.00% 100.00% Feb - 18 0.00%
$ > $950,000 and $ $1,000,000 \ \hline Total \ \hline Outstanding Balance LVR Distribution $$0\% $$>0\% and $$25\% $$>25\% and $$25\% $$>25\% and $$25\% $$>35\% and $$40\% $$>35\% and $$40\% $$>40\% and $$25\% $$>55\% and $$40\% $$>50\% and $$55\% $$>55\% and $$60\% $$>60\% and $$55\% $$>55\% and $$60\% $$>66\% and $$65\% $$>65\% and $$70\% $$>70\% and $$75\% $$>75\% and $$60\% $$>65\% and $$70\% $$>97\% and $$5\% $$>55\% and $$0\% $$>95\% and $$00\% $$>90\% and $$5\% $$>95\% and $$00\% $$>95\% and $$00\% $$>95\% and $$00\% $$>95\% and $$100\% $$$$Total $$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$	0.00% 100.00% 100.00%  \$ \$ % at issue 0.00% 0.85% 0.93% 1.50% 1.12% 3.32% 2.42% 3.57% 3.32% 2.42% 3.57% 3.19% 11.67% 20.01% 11.88% 24.60% 5.52% 7.01% 2.40% 0.00% 20.01% 11.88% 24.60% 5.52% 7.01% 2.40% 0.00% 100.00% 5.52% 7.01% 2.40% 0.00% 100.00% 5.52% 7.01% 2.40% 0.00% 100.00% 5.52% 7.11% 2.40% 0.00% 100.00% 5.52% 7.11% 2.40% 1.31% 32.40% 11.22% 2.78% 2.41% 0.45% 1.36%	0.00% 100.00% Feb-18 0.00% 2.29% 1.30% 6.28% 1.57% 6.61% 6.39% 8.55% 5.84% 10.16% 20.08% 11.81% 7.83% 2.01% 9.28% 0.00% 0.00% 100.00% Feb-18 21.77% 4.19% 25.97% Feb-18 0.00% 0.38% 0.38% 0.38% 0.38%

100.00%

100.00%

Geographic Distribution ACT - Metro Total ACT		<u>\$ % at Issue</u> 0.00% 0.00%		<u>Feb - 18</u> 0.00% 0.00%	
NSW - Inner city NSW - Metro NSW - Non metro Total NSW		0.63% 32.27% 11.21% 44.11%			
NT - Metro NT - Non metro Total NT		0.00% 0.00% 0.00%			
QLD - Inner city QLD - Metro QLD - Non metro Total QLD		0.84% 8.51% 9.63% 18.98%		1.56% 12.06% 12.89% 26.51%	
SA - Inner city SA - Metro SA - Non metro Total SA		0.00% 0.0 4.56% 6.4 0.75% 0.5 5.31% 7.3			
TAS - Inner city TAS - Metro TAS - Non metro Total TAS		0.00% 0.00% 0.33% 0.77% 0.70% 0.00% 1.03% 0.77%			
VIC - Inner city VIC - Metro VIC - Non metro		1.03% 0.58% 19.32% 0.78%			
Total VIC WA - Inner city WA - Metro WA - Non metro		20.68% 1.12% 8.76% 0.00%		22.55% 0.00% 11.60% 0.00%	
Total WA Total Inner City Total Metro		0.00% 0.00% 9.88% 11.60% 3.17% 2.94%			
Total Non Metro Total Total		73.76% 23.07% 100.00%		74.67% 22.39% 100.00%	
Sep-16         Oct-16         Nov-16         Dec-16         Jan-17         Feb-17         Mar-17         Apr-17         Jun-17         Jun-17         Jun-17         Jul-17         Aug-17         Sep-17         Oct-17         Nov-16         Dec-17         Jan-18         Feb-18         MORTGAGE SAFETY NET         Sep-16         Oct-16         Nov-16         Dec-16         Jan-17         Feb-17         Mar-17         Apr-17         May-17         Jun-17         Jun-17      Jun-17 <tr td=""></tr>	0.55% 0.26% 0.00% 0.0% 0.00% 0	0.00% 0.64% 0.27% 0.28% 0.29% 0.00% 0.	0.63% 0.00% 0.66% 0.72% 0.74% 0.75% 0.76% 0.81% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	1.19% 0.90% 1.83% 2.61% 1.00% 1.03% 0.74% 0.75% 0.76% 0.81% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	
Dec-17 Jan-18 Feb-18		- - -			
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)			
PRINCIPAL LOSS	No. of loans	LMI claim (A\$) -	LMI payment (A\$) -	Net loss	
Total	-	-	-	-	