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

Transaction Name: CRD2 Pool

Closing Date: Friday, 28th November 2014
Maturity Date: Friday, 20th July 2046
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 jurisdiction.

COLLATERAL INFORMATION	At Issue	<u>Feb - 19</u>
Total pool size:	\$49,798,430	\$16,489,409.88
Total Number Of Loans (UnConsolidated):	345,758,430 266	\$10,463,403.66 92
Total number of loans (consolidating split loans):	158	72
Average loan Size:	\$315,180	\$229,019.58
Maximum loan size:	\$946,374	\$683,617.15
Total property value:	\$78,656,604	\$34,185,853.00
Number of Properties:	378,030,004 170	334,163,633.00 74
	\$462,686	\$461,970.99
Average property value:	64.33%	
Average current LVR:		50.42%
Average Term to Maturity (months):	309	261.02 303.85
Maximum Remaining Term to Maturity (months):	356	
Weighted Average Seasoning (months):	37	85.83
Weighted Average Current LVR:	68.95%	60.03%
Weighted Average Term to Maturity (months):	318	270.75
% of pool with loans > \$500,000:	29.94%	11.11%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	90.86%	89.60%
% Fixed Rate Loans(Value):	24.10%	7.23%
% Interst Only loans (Value):	42.83%	19.55%
Weighted average mortgage interest:	5.19%	4.62%
Investment Loans:	25.54%	32.79%
Outstanding Balance Distribution	\$ % at Issue	<u>Feb - 19</u>
≤\$0	0.00%	-0.62%
> \$0 and ≤ \$100,000	2.10%	4.50%
> \$100,000 and ≤ \$150,000	2.24%	4.61%
> \$150,000 and ≤ \$200,000	7.63%	13.22%
> \$200,000 and ≤ \$250,000	9.48%	11.22%
> \$250,000 and ≤ \$300,000	9.84%	20.02%
> \$300,000 and ≤ \$350,000	12.21%	3.86%
> \$350,000 and ≤ \$400,000	9.05%	15.84%
> \$400,000 and ≤ \$450,000 > \$400,000 and ≤ \$450,000	12.71%	7.69%
> \$450,000 and ≤ \$500,000	4.80% 5.24%	8.54%
> \$500,000 and ≤ \$550,000		0.00%
> \$550,000 and ≤ \$600,000	6.81%	6.96%
> \$600,000 and < \$650,000	5.06%	0.00%
> \$650,000 and ≤ \$700,000	2.69%	4.15%
> \$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%
> \$950,000 and ≤ \$1,000,000	0.00%	0.00%
Total	100.00%	100.00%
Outstanding Balance LVR Distribution ≤ 0%	<u>\$ % at Issue</u> 0.00%	<u>Feb - 19</u> -0.62%
> 0% and ≤ 25%	0.85%	3.87%
> 25% and ≤ 30%	0.93%	1.36%
> 30% and \le 35%	1.50%	3.68%
	1.12%	
> 35% and ≤ 40%		4.44%
> 40% and ≤ 45%	3.32%	8.80%
> 45% and ≤ 50%	2.42%	9.17%
> 50% and ≤ 55%	3.57%	6.14%
> 55% and ≤ 60%	3.19%	9.58%
> 60% and ≤ 65%	11.67%	8.10%
> 65% and ≤ 70%	20.01%	16.53%
> 70% and ≤ 75%	11.88%	10.19%
> 75% and ≤ 80%	24.60%	4.71%
> 80% and ≤ 85%	5.52%	5.93%
> 85% and ≤ 90%	7.01%	8.12%
> 90% and ≤ 95%	2.40%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
Total	100.00%	100.00%
Mortgage Insurance		<u>Feb - 19</u>
	\$ % at Issue	
Genworth	25.95%	25.17%
Genworth QBE	25.95% 3.16%	25.17% 3.63%
Genworth QBE	25.95%	25.17%
Genworth QBE Total	25.95% 3.16%	25.17% 3.63%
Genworth QBE Total Seasoning Analysis	25.95% 3.16% 29.11%	25.17% 3.63% 28.79%
Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 6 mths	25.95% 3.16% 29.11% <u>\$ % at Issue</u>	25.17% 3.63% 28.79%
Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths	25.95% 3.16% 29.11% \$ **x at Issue* 2.30%	25.17% 3.63% 28.79% Feb - 19 0.00%
Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths	25.95% 3.16% 29.11% \$\frac{\$\psi\$ at issue}{2.30\%} 0.70\%	25.17% 3.63% 28.79% <u>Feb - 19</u> 0.00% 0.00%
Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 6 mths	25.95% 3.16% 29.11% \$ ** at Issue 2.30% 0.70% 1.37%	25.17% 3.63% 28.79% Feb - 19 0.00% 0.00% 0.00%
Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths	25.95% 3.16% 29.11% \$ at Issue 2.30% 0.70% 1.37% 1.70% 7.92%	25.17% 3.63% 28.79% Feb - 19 0.00% 0.00% 0.00% 0.00% 0.00%
Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths	25.95% 3.16% 29.11% \$ \text{\$\frac{5}{8}\$ at Issue}} 2.30% 0.70% 1.37% 1.70% 7.92% 15.54%	25.17% 3.63% 28.79% Feb - 19 0.00% 0.00% 0.00% 0.00% 0.00%
Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths	25.95% 3.16% 29.11% \$ at Issue 2.30% 0.70% 1.37% 1.70% 7.92%	25.17% 3.63% 28.79% Feb - 19 0.00% 0.00% 0.00% 0.00% 0.00%

2.09%	8.52%
3.94%	0.60%
2.50%	5.01%
1.36%	51.27% 8.71%
0.45%	
2.41%	20.85%
2.78%	5.04%
11.22%	0.00%
32.40%	0.00%
	11.22% 2.78% 2.41% 0.45% 1.36% 2.50% 3.94%

ACT - Merror TOTAL ACT TOT	Geographic Distribution		\$ % at Issue	<u>!</u>	<u>Feb - 19</u>	
NSW - Incer city						
NSW - Membro	Total ACT		0.00%		0.00%	
NSW - Membro	NSW - Inner city		0.63%	<u> </u>	0.00%	
Total NSW NT - Metro 10,000						
NT - Metro metro						
NT - Non nemetro TOLD - Inner city OLD - Inner city OLD - Horn recity RECIT	Total NSW		44.11%		26.91%	
NT - Non nemetro TOLD - Inner city OLD - Inner city OLD - Horn recity RECIT	NT - Metro		0.00%		0.00%	
Cold						
CILD - NewTerror						
CILD - NewTerror						
QLD - Non metro						
SA - Inner city						
SA - Inner city						
SANerror						
SA - Non meter						
TAS - Inner city TAS - Inner city TAS - Metro 0.33% 0.05% TAS - Nometro 0.070% 0.00% TAS - Nometro 0.05% TAS - Nometro 0.070% 0.00% TAS - Nometro 0.05% 0.00%						
TAS - Inner city TAS - Nome to 0.00% TAS - Nome to 0.07% TAS - Nome to 0.07% TAS - Nome to 0.07% TOTAL TAS						
TAS - Netro 0.33% 0.85% TOTAI TAS 0.00% 0.00% TOTAI TAS 1.03% 0.85% VIC - Inner city 1.58% 1.74% VIC - Nometro 0.78% 0.75% VIC - Nometro 0.78% 0.75% VIC - Nometro 0.058% 23.17% WA - Honer city 1.1.2% 1.86% WA - Honer city 8.76% 12.30% WA - Honer city 9.88% 12.30% Total Inner City 3.1.7% 5.24% Total Inner City 7.3.75% 5.91% Total Metro 7.3.75% 5.91% Total One Metro 7.2.07% 18.68% Total Sometro 7.00% 0.00%	TOTAL SA		5.51%	•	5.50%	
TAS - Netrometro 0.33% 0.85% Total TAS 1.03% 0.85% VIC - Inner city 1.93% 0.85% VIC - Netro 19.32% 0.68% VIC - Nometro 0.75% 0.25% VIC - Nometro 20.68% 23.17% VIA - Hone city 1.12% 1.86% WA - Hone metro 0.00% 0.00% VA - Hone city 1.12% 1.86% WA - Hone metro 0.00% 0.00% Total June city 3.17% 1.31% Total June city 3.17% 5.23% Total June city 3.17% 5.23% </td <td>TAS - Inner city</td> <td></td> <td>0.00%</td> <td>Š</td> <td>0.00%</td>	TAS - Inner city		0.00%	Š	0.00%	
1.03% 0.55% 1.74% 1.03% 0.55% 1.74% 1.03% 0.55% 1.74% 1.03% 0.55% 1.74% 1.03% 0.05	TAS - Metro					
VIC - Inner city 0.58% 1.74% VIC - Nome retto 1.9.32% 20.88% Total VIC 20.68% 23.17% WA - Inner city 1.1.2% 1.86% WA - Nome city 1.1.2% 1.86% WA - Nome metro 0.00% 0.00% WA - Nome metro 0.00% 0.00% Total WA 9.88% 1.416% Total WA 9.00% 1.00% 1.00% Total WA 9.00% 1.00% 1.00% Total WA 9.00% 1.00% 1.00% Marcias 1.1.50 1.00% 0.00% 0.00% Marcias 0.00% 0.00% 0.00% 0.00% Marcias 0.00% 0.00% 0.00% 0.00% 0.00% Marcias </td <td></td> <td></td> <td></td> <td></td> <td></td>						
VIC - Normetro 19.32% 20.68% 23.17% 17.24 1.25%	Total TAS		1.03%		0.85%	
VIC - Normetro 19.32% 20.68% 23.17% 17.24 1.25%	VIC - Inner city		0.58%		1.74%	
TOTAIL VICE WA - Interrictly WA - Interrictly WA - Metro 8.76% 12.30% 10.00% 10						
MA - Inner city WA - Metro 8.76% WA - Metro 0.00% 0.00% 12.30% 0.00% 10.00%	VIC - Non metro		0.78%		0.75%	
WA - Morn metro	Total VIC		20.68%		23.17%	
WA - Morn metro	WA Inner situ		1 130/	•	1 960/	
MA - Non metro Total WA Total Inner City Total Metro 3.1.7½ \$1.5.9½ Total Metro 73.75½ Total Non Metro 23.07½ Total Metro 100.00½ 100.00½ 100.00½ ARREARS 5 ½ (scheduled balance basis) Feb-18 0.00% 0.00½	· · · · · · · · · · · · · · · · · · ·					
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Jul-18 0.00% 0.00% 0.00% 0.00% Aug-18 0.00% 0.00% 0.00% 0.00% Sep-18 0.00% 0.00% 0.00% 0.00% Oct-18 0.00% 0.00% 0.00% 0.00% Nov-18 0.00% 0.00% 0.00% 0.00% Jan-19 0.00% 0.00% 0.00% 0.00% Jan-19 0.00% 0.00% 0.00% 0.00% Mar-18 - - - Mar-18 - - - May-18 - - - Jun-18 - - - Jul-18 - - - May-18 - - - Jul-18 - - - Mug-18 - - - Mug-18 - - - Sep-18 - - - Oct-18 - - -	May-18	0.00%	0.00%	0.00%	0.00%	
Aug-18 0.00% 0.00% 0.00% 0.00% Sep-18 0.00% 0.00% 0.00% 0.00% Oct-18 0.00% 0.00% 0.00% 0.00% Nov-18 0.00% 0.00% 0.00% 0.00% Jan-19 0.00% 0.00% 0.00% 0.00% Feb-19 0.00% 0.00% 0.00% 0.00% MORTGAGE SAFETY NET No of Accounts Amount (\$) ************************************						
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Oct-18 0.00% 0.00% 0.00% 0.00% Nov-18 0.00% 0.00% 0.00% 0.00% Dec-18 0.00% 0.00% 0.00% 0.00% Jan-19 0.00% 0.00% 0.00% 0.00% Feb-19 No of Accounts Amount (\$)	-					
Nov-18 Dec-18 0.00% 0.00						
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Feb-19 0.00%	Dec-18					
MORTGAGE SAFETY NET Feb-18						
Feb-18 Mar-18 Apr-18 Apr-18 May-18 May-18 Jun-18 Jun-18 Jun-18 Jun-18 Aug-18 Sep-18 Cot-18 Nov-18 Dec-18 Jun-19 Dec-18 Jun-19 Dec-18 Jun-19 MORTGAGE IN POSSESSION No of Accounts No of Accounts Amount (\$) Amount (\$)	Feb-19	0.00%	0.00%	0.00%	0.00%	
Feb-18 Mar-18 Apr-18 Apr-18 May-18 May-18 Jun-18 Jun-18 Jun-18 Jun-18 Aug-18 Sep-18 Cot-18 Nov-18 Dec-18 Jun-19 Dec-18 Jun-19 Dec-18 Jun-19 MORTGAGE IN POSSESSION No of Accounts No of Accounts Amount (\$) Amount (\$)	MORTGAGE SAFETY NET	No of Accounts	Amount (\$)			
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Oct-18 - - Nov-18 - - Dec-18 - - Jan-19 - - Feb-19 - - MORTGAGE IN POSSESSION No of Accounts Amount (\$)		-	-			
Nov-18 - - Dec-18 - - Jan-19 - - Feb-19 - - MORTGAGE IN POSSESSION No of Accounts - Amount (\$) . - -		-	-			
Dec-18 - - - Jan-19 - - - Feb-19 - - - MORTGAGE IN POSSESSION No of Accounts Amount (\$) - . - - -		-	-			
Jan-19		-	-			
Feb-19		-	-			
·		-	-			
PRINCIPAL LOSS Gross Loss LMI claim (A\$) LMI payment (A\$) Net loss	MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)			
		-	-	IMI novement (AÉ)	Net loss	
	PRINCIPAL LOSS	Gross Loss	LIVII CIAIM (AS)			
	PRINCIPAL LOSS Total	Gross Loss - -	LIMI CIAIM (A\$) - -	-		