PROGRESS 2014-2 TRUST

Friday, 20 April 2018

Transaction Name:	Progress 2014-2 Trust					
Trustee:	Perpetual Trustee Company Limited					
Security Trustee:	P.T. Limited					
Originator:						
Servicer & Custodian: AMP Bank Limited						
Issue Date:	Friday, 28th November 20	14				
Maturity Date:	Friday, 20th July 2046 The 20th day of each month					
Payment Date:						
Business Day for Payments:	Sydney & Melbourne					
Determination Date & Ex-Interest Date:	Three Business Days befor	e each Payment Date.				
	Base	Margin	Interest Calculation			
Class A Notes	1 M BBSW	80bps	Actual/365			
Class AB Notes	1 M BBSW	155bps	Actual/365			

		Base	Margin	Interest Calculation			
Class A Notes		1 M BBSW	80bps	Actual/365			
Class AB Notes		1 M BBSW	155bps	Actual/365			
Class B Notes		1 M BBSW	240bps	Actual/365			
Class C Notes		1 M BBSW	350bps	Actual/366			
Class D Notes		1 M BBSW	500bps	Actual/365			
			Current Invested			Current	
	Currency	Initial Stated Amount	Amount	Current Stated Amount	Percentages at Issue	Percentages	Rating Fitch/Moodys
Class A Notes	A\$	920,000,000.00	325,963,527.83	325,963,527.83	92.00%	84.59%	AAA / Aaa
Class AB Notes	Α\$	48,000,000.00	34,611,840.86	34,611,840.86	4.80%	8.98%	AAA /n.r
Class B Notes	A\$	21,000,000.00	15,142,680.39	15,142,680.39	2.10%	3.93%	AA+/n.r.
Class C Notes	A\$	6,000,000.00	4,605,400.10	4,605,400.10	0.60%	1.20%	A
Class D Notes	A\$	5,000,000.00	5,000,000.00	5,000,000.00	0.50%	1.30%	n.r/n.r
TOTAL		1,000,000,000.00	385,323,449.18	385,323,449.18	100.00%	100.00%	

Current Payment Date:

Friday, 20 April 2018 Pre Pavment

	Date Bond Factors	Coupon Rate	Coupon Rate Reset Date	Initial Issued Notes (No.)	Interest Payment (per security)	Principal Payment (per security)	Post Payment Date Bond Factors
Class A Notes	0.3615	2.5850%	20-Apr-18	920,000	0.79	7.20	0.3543
Class AB Notes	0.7357	3.3350%	20-Apr-18	48,000	2.08	14.66	0.7211
Class B Notes	0.7357	4.1850%	20-Apr-18	21,000	2.62	14.66	0.7211
Class C Notes	0.7798	5.2850%	20-Apr-18	6,000	3.50	12.22	0.7676
Class D Notes	1.0000	6.7850%	20-Apr-18	5,000	5.76	-	1.0000

14.76 48.74

TOTAL	1	,000,000 14.76
COLLATERAL INFORMATION	<u>At Issue</u>	<u>Mar - 18</u>
Total pool size:	\$991,491,258	\$382,048,199.86
Total Number Of Loans (UnConsolidated):	4830	2272
fotal number of loans (consolidating split loans):	3379	1638
Average loan Size:	\$293,427	\$233,240.66
Maximum loan size:	\$1,000,000	\$1,000,000.00
otal property value:	\$1,748,561,131	\$830,117,723.00
lumber of Properties:	3627	1739
werage property value:	\$482,096	\$477,353.49
verage current LVR:	58.16%	47.58%
verage Term to Maturity (months):	305	262.10
Aaximum Remaining Term to Maturity (months):	356	315.12
Veighted Average Seasoning (months):	38	78.53
Veighted Average Current LVR:	65.36%	60.61%
Veighted Average Term to Maturity (months):	313	273.29
6 of pool with loans > \$500,000:	26.53%	22.04%
6 of pool (amount) LoDoc Loans:	0.00%	0.00%
Naximum Current LVR:	95.00%	92.21%
6 Fixed Rate Loans(Value):	25.40%	9.61%
6 Interst Only loans (Value):	41.74%	22.37%
Veighted Average Mortgage Interest:	5.21%	4.57%
nvestment Loans:	29.94%	27.95%
Dutstanding Balance Distribution	<u>\$ % at Issue</u>	<u>Mar - 18</u>
\$0	0.00%	-0.04%
\$0 and ≤ \$100,000	2.35%	4.53%
\$100,000 and ≤ \$150,000	4.38%	5.88%
\$150,000 and ≤ \$200,000	7.22%	9.35%
\$200,000 and ≤ \$250,000	10.79%	13.389
\$250,000 and ≤ \$300,000	12.45%	11.859
\$300,000 and ≤ \$350,000	11.17%	10.65%
\$350,000 and ≤ \$400,000	10.09%	9.88%
\$400,000 and ≤ \$450,000	8.31%	7.09%
\$450,000 and ≤ \$500,000	6.72%	5.39%
\$500,000 and ≤ \$550,000	4.38%	4.249
\$550,000 and ≤ \$600,000	5.01%	4.389
\$600,000 and ≤ \$650,000	3.73%	3.109
\$650,000 and ≤ \$700,000	2.65%	2.499
\$700,000 and ≤ \$750,000	2.99%	2.46%
\$750,000 and ≤ \$800,000	1.33%	1.229
\$800,000 and ≤ \$850,000	2.57%	1.519
\$850,000 and ≤ \$900,000	0.88%	0.91%
\$900,000 and ≤ \$950,000	1.50%	1.219
• \$950,000 and ≤ \$1,000,000	1.47%	0.52%
otal	100.00%	100.00%

Outstanding Balance LVR Distribution	\$ % at Issue	<u>Mar - 18</u>
	0.00%	-0.04%
≥ 0% and ≤ 25%	2.94%	5.68%
> 25% and ≤ 25%	1.92%	3.30%
> 30% and ≤ 35%	2.55%	3.68%
> 35% and $\leq 40\%$	3.14%	3.84%
> 40% and ≤ 45%	3.89%	4.95%
> 45% and \leq 50%	4.95%	5.71%
> 50% and ≤ 55%	6.02%	7.32%
> 55% and \leq 60%	7.97%	7.17%
> 60% and ≤ 65%	7.34%	9.05%
> 65% and ≤ 70%	7.90%	12.53%
> 70% and ≤ 75%	13.54%	14.49%
> 75% and ≤ 80%	24.85%	9.08%
> 80% and ≤ 85%	2.71%	3.27%
> 85% and ≤ 90%	7.70%	7.42%
> 90% and ≤ 95%	2.56%	2.55%
> 95% and ≤ 100%	0.00%	0.00%
> 100%	0.00%	0.00%
Total	100.00%	100.00%
Mortgage Insurance	<u>\$ % at Issue</u>	<u>Mar - 18</u>
Genworth	21.61%	23.72%
QBE	78.39%	75.99%
Uninsured	0.00%	0.28%
Total	100.00%	100.00%
Seasoning Analysis	<u>\$ % at Issue</u>	<u>Mar - 18</u>
> 3 mths and \leq 6 mths	2.36%	0.00%
> 6 mths and \leq 9 mths	1.40%	0.00%
> 9 mths and \leq 12 mths	1.68%	0.00%
> 12 mths and \leq 15 mths	1.14%	0.00%
> 15 mths and \leq 18 mths	5.01%	0.00%
> 18 mths and \leq 21 mths	12.80%	0.00%
> 21 mths and ≤ 24 mths	13.95%	0.00%
> 24 mths and ≤ 36 mths	29.07%	0.00%
> 36 mths and ≤ 48 mths	13.97%	2.87%
> 48 mths and \leq 60 mths	5.32%	14.49%
> 60 mths and ≤ 72 mths	2.03%	42.08%
> 72 mths and ≤ 84 mths	3.23%	13.21%
> 84 mths and ≤ 96 mths	1.41%	11.99%
> 96 mths and ≤ 108 mths	0.96%	3.59%
> 108 mths and ≤ 120 mths	2.82%	2.65%
> 120 mths	2.87%	9.11%
Total	100.00%	100.00%
Geographic Distribution	<u>\$ % at Issue</u>	<u>Mar - 18</u>
ACT - Metro	<mark>\$ % at issue</mark> 2.26%	<u>Mar - 18</u> 2.13%
	<u>\$ % at Issue</u>	<u>Mar - 18</u>
ACT - Metro Total ACT	<mark>\$ % at Issue</mark> 2.26% 2.26%	<u>Mar - 18</u> 2.13% 2.13%
ACT - Metro Total ACT NSW - Inner city	<u>\$ % at Issue</u> 2.26% 2.26% 0.05%	<u>Mar - 18</u> 2.13% 2.13% 0.00%
ACT - Metro Total ACT NSW - Inner city NSW - Metro	<u>\$ % at Issue</u> 2.26% 2.26% 0.05% 29.71%	<u>Mar - 18</u> 2.13% 2.13% 0.00% 26.15%
ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro	<u>\$ % at Issue</u> 2.26% 2.26% 0.05% 29,71% 9.45%	<u>Mar - 18</u> 2.13% 2.13% 0.00% 26.15% 10.26%
ACT - Metro Total ACT NSW - Inner city NSW - Metro	<u>\$ % at Issue</u> 2.26% 2.26% 0.05% 29.71%	<u>Mar - 18</u> 2.13% 2.13% 0.00% 26.15%
ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW	<u>\$ % at Issue</u> 2.26% 2.26% 0.05% 29.71% 9.45% 39.21%	<u>Mar - 18</u> 2.13% 2.13% 0.00% 26.15% 10.26% 36.41%
ACT - Metro Total ACT NSW - Inner city NSW - Netro NSW - Non metro Total NSW NT - Metro	<u>\$ % at issue</u> 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34%	Mar - 18 2.13% 2.13% 26.15% 10.26% 36.41% 0.42%
ACT - Metro Total ACT NSW - Inner city NSW - Notro NSW - Non metro Total NSW NT - Metro NT - Non metro	<u>\$ % at Issue</u> 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15%	Mar - 18 2.13% 2.13% 0.00% 26.15% 10.26% 36.41% 0.42% 0.13%
ACT - Metro Total ACT NSW - Inner city NSW - Netro NSW - Non metro Total NSW NT - Metro	<u>\$ % at issue</u> 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34%	Mar - 18 2.13% 2.13% 26.15% 10.26% 36.41% 0.42%
ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT	<u>\$ % at Issue</u> 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49%	Mar - 18 2.13% 2.13% 2.13% 26.15% 10.26% 36.41% 0.42% 0.13% 0.55%
ACT - Metro Total ACT NSW - Inner city NSW - Notro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city	<u>\$ % at Issue</u> 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07%	Mar - 18 2.13% 2.13% 0.00% 26.15% 10.26% 36.41% 0.42% 0.13% 0.55%
ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city	<u>\$ % at issue</u> 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.15% 0.49% 0.07% 10.43%	Mar - 18 2.13% 2.13% 0.00% 26.15% 10.26% 0.42% 0.42% 0.13% 0.55% 0.07% 10.96%
ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro	<u>\$ % at Issue</u> 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41%	Mar - 18 2.13% 2.13% 2.13% 26.15% 10.26% 36.41% 0.42% 0.13% 0.55% 0.07% 10.96% 7.31%
ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city	<u>\$ % at issue</u> 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.15% 0.49% 0.07% 10.43%	Mar - 18 2.13% 2.13% 0.00% 26.15% 10.26% 0.42% 0.42% 0.13% 0.55% 0.07% 10.96%
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ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city SA - Inner city	<u>\$ % at Issue</u> 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.43% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03%	Mar - 18 2.13% 2.13% 2.13% 26.15% 10.26% 36.41% 0.42% 0.13% 0.55% 0.07% 10.96% 10.96% 7.31% 18.34%
ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro	\$ % at issue 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97%	Mar - 18 2.13% 2.13% 0.00% 26.15% 10.26% 36.41% 0.42% 0.13% 0.55% 0.07% 10.96% 7.31% 18.34% 0.05% 5.70%
ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro	\$% at issue 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45%	Mar - 18 2.13% 2.13% 0.00% 26.15% 10.26% 0.42% 0.42% 0.42% 0.13% 0.55% 0.07% 10.96% 7.31% 18.34% 0.05% 5.70% 0.44%
ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro	\$ % at issue 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97%	Mar - 18 2.13% 2.13% 0.00% 26.15% 10.26% 36.41% 0.42% 0.13% 0.55% 0.07% 10.96% 7.31% 18.34% 0.05% 5.70%
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ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city	\$% at issue 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.49% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04%	Mar - 18 2.13% 2.13% 0.00% 26.15% 10.26% 0.42% 0.42% 0.42% 0.13% 0.55% 0.07% 10.96% 7.31% 18.34% 0.05% 5.70% 0.44% 6.19%
ACT - Metro Total ACT NSW - Inner city NSW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA	<u>\$ % at Issue</u> 2.26% 2.26% 0.05% 29.71% 9.45% 39.21% 0.34% 0.15% 0.43% 0.07% 10.43% 6.41% 16.91% 0.03% 4.97% 0.45% 5.45% 0.04% 0.26%	Mar - 18 2.13% 2.13% 0.00% 26.15% 10.26% 36.41% 0.42% 0.13% 0.55% 0.07% 10.96% 7.31% 18.34% 0.05% 5.70% 0.44% 6.19% 0.00% 0.24%
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ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	Total
Sep-16	0.34%	0.30%	0.73%	1.37%
Oct-16	0.12%	0.10%	0.55%	0.78%
Nov-16	0.14%	0.10%	0.27%	0.51%
Dec-16	0.33%	0.08%	0.21%	0.62%
Jan-17	0.31%	0.09%	0.12%	0.52%
Feb-17	0.20%	0.09%	0.22%	0.52%
Mar-17	0.23%	0.14%	0.19%	0.56%
Apr-17	0.30%	0.06%	0.28%	0.65%
May-17	0.30%	0.12%	0.26%	0.69%
Jun-17	0.22%	0.15%	0.31%	0.67%
Jul-17	0.35%	0.06%	0.38%	0.78%
Aug-17	0.41%	0.18%	0.38%	0.97%
Sep-17	0.08%	0.11%	0.53%	0.72%
Oct-17	0.17%	0.00%	0.29%	0.46%
Nov-17	0.28%	0.05%	0.25%	0.58%
Dec-17 Jan-18	0.44%	0.27%	0.17%	0.88%
Feb-18	0.67%	0.17%	0.39%	1.23%
	0.43%	0.24%	0.49%	1.16%
Mar-18	0.27%	0.36%	0.56%	1.19%
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
Sep-16	15	4,246,018		
Oct-16	9	2,067,496		
Nov-16	5	1,387,185		
Dec-16	3	646,223		
Jan-17	2	396,658		
Feb-17	3	699,909		
Mar-17	4	1,107,029		
Apr-17	5	1,410,313		
May-17	5	1,259,060		
Jun-17	5	1,262,411		
Jul-17	6	1,618,352		
Aug-17	5	1,415,636		
Sep-17	6	1,624,228		
Oct-17	5	1,321,244		
Nov-17	2	568,699		
Dec-17	7	1,687,748		
Jan-18	7	1,691,869		
Feb-18	7	1,936,707		
Mar-18	8	1,752,348		
MORTGAGE IN POSSESSION		A		
Sep-16	No of Accounts 2	Amount (\$)		
Oct-16	2	577,960 580,672		
Nov-16	1			
Dec-16	1	453,443		
Jan-17	1	456,159		
Feb-17	-	-		
Mar-17	-	-		
	-	-		
Apr-17	-	-		
May-17	-	-		
Jun-17	-	-		
Jul-17	-	-		
Aug-17	-	-		
Sep-17	-	-		
Oct-17	-	-		
Nov-17	-	-		
Dec-17	-	-		
Jan-18	-	-		
Feb-18	-	-		
Mar-18	-	-		

PRINCIPAL LOSS	No. of loans	Gross Loss	LMI payment (A\$)	Net loss
2017	3	807,758	805,031	2,728
Total	3	807,758	805,031	2,728
EXCESS SPREAD	Excess Spread (A\$)	Excess Spread % p.a	Opening Bond Balance	
Sep-16	474,216.40	0.96%	\$ 590,943,032	
Oct-16	277,175.10	0.58%	\$ 576,972,516	
Nov-16	504,165.82	1.07%	\$ 564,450,570	
Dec-16	238,526.65	0.52%	\$ 546,273,509	
Jan-17	373,131.18	0.84%	\$ 531,932,615	
Feb-17	518,268.30	1.20%	\$ 519,691,911	
Mar-17	163,309.68	0.39%	\$ 508,292,745	
Apr-17	136,230.64	0.33%	\$ 497,696,539	
May-17	497,632.57	1.22%	\$ 489,139,597	
Jun-17	350,377.78	0.88%	\$ 475,229,254	
Jul-17	207,381.89	0.54%	\$ 462,643,315	
Aug-17	361,041.84	0.95%	\$ 455,314,336	
Sep-17	262,759.40	0.71%	\$ 443,590,876	
Oct-17	322,452.25	0.89%	\$ 432,984,342	
Nov-17	347,974.51	0.98%	\$ 424,643,489	
Dec-17	64,648.85	0.19%	\$ 415,111,565	
Jan-18	390,973.10	1.16%	\$ 405,659,516	
Feb-18	407,416.77	1.23%	\$ 398,804,812	
Mar-18	46,302.70	0.14%	\$ 393,035,662	
Total	12,001,961.04			

ANNUALISED CPR	<u>CPR % p.a</u>
Sep-16	23.83%
Oct-16	21.99%
Nov-16	31.45%
Dec-16	26.01%
Jan-17	23.20%
Feb-17	22.17%
Mar-17	21.14%
Apr-17	17.36%
May-17	28.11%
Jun-17	26.40%
Jul-17	15.92%
Aug-17	25.61%
Sep-17	23.93%
Oct-17	19.38%
Nov-17	22.46%
Dec-17	22.79%
Jan-18	17.12%
Feb-18	14.43%
Mar-18	19.63%

<u>RESERVES</u> Principal Draw Liquidity Reserve Account Excess Reserve	<u>Limit</u> 3,275,249 1,000,000	<u>Available</u> 3,275,249 1,000,000	Drawn - - -	
SUPPORTING RATINGS Role		Party	Current Rating Fitch /	Rating Trigger Fitch
Fixed Rate Swap Provider Liquidity Reserve Account Holder Bank Account Provider		AMP Bank Limited Commonwealth Bank Westpac	Moodys / A2 F1+ / P-1 F1+ / P-1	/Moodys below A-1+ / P-1 below F1+ / P-1 below F1+ / P-1
SERVICER Servicer Ranking or Rating: Servicer Rating: Servicer Experience:		AMP Bank Limited A / A2 N/A Progress 2005-2 Trust Progress 2007-1G Trust Progress 2007-1G Trust Progress 2010-1 Trust Progress 2010-1 Trust Progress 2012-2 Trust Progress 2013-1 Trust Progress 2013-1 Trust Progress 2013-1 Trust Progress 2013-2 Trust Progress 2013-2 Trust Progress 2013-1 Trust Progress 2017-1 Trust	No .1	
Back-Up Servicer:		Progress 2017-2 Trust Perpetual Trustee (Cold)		