## 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	<u>At Issue</u>	<u> Apr - 23</u>
Total pool size:	\$49,798,430	\$6,054,236.56
Total Number Of Loans (UnConsolidated):	266	42
Total number of loans (consolidating split loans):	158	34
Average loan Size:	\$315,180	\$178,065.78
Maximum loan size:	\$946,374	\$504,529.12
Total property value:	\$78,656,604	\$17,257,800.00
Number of Properties:	170	35
Average property value:	\$462,686	\$493,080.00
Average current LVR:	64.33%	36.59%
Average Term to Maturity (months):	309	205.98
Maximum Remaining Term to Maturity (months):	356	253.81
Weighted Average Seasoning (months):	37	136.19
Weighted Average Current LVR:	68.95%	50.86%
Weighted Average Term to Maturity (months):	318	222.89
% of pool with loans > \$500,000:	29.94%	8.33%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	90.86%	77.18%
% Fixed Rate Loans(Value):	24.10%	17.20%
% Interest Only loans (Value):	42.83%	7.85%
Weighted average mortgage interest:	5.19%	5.96%
Investment Loans:	25.54%	34.77%
Weighted Average Fixed Rate:	25.5470	2.36%
Weighted Average Variable Rate:		6.70%
Weighted Average variable nate.		0.70%
Outstanding Balance Distribution	\$ % at Issue	<u> Apr - 23</u>
≤ \$0	0.00%	-0.01%
> \$0 and ≤ \$100,000	2.10%	3.87%
> \$100,000 and ≤ \$150,000	2.24%	8.70%
> \$150,000 and ≤ \$200,000	7.63%	13.33%
> \$200,000 and ≤ \$250,000	9.48%	22.82%
> \$250,000 and ≤ \$300,000	9.84%	4.27%
> \$300,000 and ≤ \$350,000	12.21%	10.86%
> \$350,000 and ≤ \$400,000	9.05%	6.49%
> \$400,000 and ≤ \$450,000	12.71%	13.84%
> \$450,000 and ≤ \$500,000	4.80%	7.48%
> \$500,000 and ≤ \$550,000	5.24%	8.33%
> \$550,000 and ≤ \$600,000	6.81%	0.00%
> \$600,000 and ≤ \$650,000	5.06%	0.00%
> \$650,000 and ≤ \$700,000	2.69%	0.00%
> \$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	\$ % at Issue	<u> Apr - 23</u>
0%	0.00%	-0.01%
0% and ≤ 25%	0.85%	11.22%
25% and ≤ 30%	0.93%	4.03%
30% and ≤ 35%	1.50%	13.09%
35% and ≤ 40%	1.12%	7.74%
40% and ≤ 45%	3.32%	1.95%
45% and ≤ 50%	2.42%	4.77%
50% and ≤ 55%	3.57%	13.56%
55% and ≤ 60%	3.19%	3.95%
60% and ≤ 65%	11.67%	4.27%
65% and ≤ 70%	20.01%	16.63%
70% and ≤ 75%	11.88%	9.45%
75% and ≤ 80%	24.60%	9.36%
80% and ≤ 85%	5.52%	0.00%
85% and ≤ 90%	7.01%	0.00%
90% and ≤ 95%	2.40%	0.00%
95% and ≤ 100%	0.00%	0.00%
ital	100.00%	100.00%
ortgage Insurance	\$ % at Issue	<u> Apr - 23</u>
enworth	25.95%	22.85%
BE	3.16%	7.54%
tal	29.11%	30.40%
osoning Analysis	¢ % at lesue	Apr. 22
Passoning Analysis	\$ % at Issue	<u>Apr - 23</u>
3 mths and ≤ 6 mths	2.30%	0.00%
5 mths and ≤ 9 mths	0.70%	0.00%
9 mths and ≤ 12 mths	1.37%	0.00%
L2 mths and ≤ 15 mths	1.70%	0.00%
15 mths and ≤ 18 mths	7.92%	0.00%
18 mths and ≤ 21 mths	15.54%	0.00%
21 mths and ≤ 24 mths	11.31%	0.00%
24 mths and ≤ 36 mths	32.40%	0.00%
36 mths and ≤ 48 mths	11.22%	0.00%
48 mths and ≤ 60 mths	2.78%	0.00%
50 mths and ≤ 72 mths	2.41%	0.00%
72 mths and ≤ 84 mths	0.45%	0.00%
34 mths and ≤ 96 mths	1.36%	0.00%
96 mths and ≤ 108 mths	2.50% p	6.38%
108 mths and ≤ 120 mths	3.94%	5.07%
120 mths	2.09%	88.55%
otal	100.00%	100.00%
agranhic Distribution	¢ % at lesue	Any 22
eographic Distribution	<u>\$ % at Issue</u> 0.00%	<u>Apr - 23</u>
CT - Metro		0.00%
tal ACT	0.00%	0.00%
NAT I have any airth a	0.63%	0.00%
ovv - inner citv		30.74%
	37.7%	30.7470
W - Metro	32.27% 11 21%	0.54%
W - Metro W - Non metro	11.21%	0.54% 31.28%
W - Metro W - Non metro		0.54% 31.28%
SW - Metro SW - Non metro etal NSW	11.21% 44.11%	31.28%
SW - Metro SW - Non metro tal NSW - Metro	11.21% 44.11% 0.00%	31.28%
W - Metro W - Non metro tal NSW  - Metro - Non metro	11.21% 44.11% 0.00% 0.00%	31.28% 0.00% 0.00%
W - Metro W - Non metro tal NSW  - Metro - Metro - Non metro	11.21% 44.11% 0.00%	31.28%
W - Metro W - Non metro tal NSW  - Metro - Metro - Non metro tal NT	11.21% 44.11% 0.00% 0.00% 0.00%	31.28% 0.00% 0.00% 0.00%
W - Metro W - Non metro tal NSW  - Metro - Metro - Non metro tal NT  D - Inner city	11.21% 44.11% 0.00% 0.00% 0.00%	31.28% 0.00% 0.00% 0.00%
W - Metro W - Non metro tal NSW  - Metro - Metro - Non metro tal NT  D - Inner city D - Metro	11.21% 44.11% 0.00% 0.00% 0.00% 0.84% 8.51%	31.28% 0.00% 0.00% 0.00% 0.00% 12.36%
W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT  D - Inner city D - Metro D - Non metro	11.21% 44.11% 0.00% 0.00% 0.00%	31.28% 0.00% 0.00% 0.00%
W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT  D - Inner city D - Metro D - Non metro	11.21% 44.11% 0.00% 0.00% 0.00% 0.84% 8.51% 9.63%	31.28% 0.00% 0.00% 0.00% 12.36% 7.29%
W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT  D - Inner city D - Metro D - Non metro tal QLD	11.21% 44.11% 0.00% 0.00% 0.00% 0.84% 8.51% 9.63%	31.28% 0.00% 0.00% 0.00% 12.36% 7.29%
SW - Metro SW - Non metro Stal NSW  T - Metro T - Non metro Stal NT  LD - Inner city LD - Metro LD - Non metro Stal QLD  A - Inner city	11.21% 44.11%  0.00% 0.00% 0.00%  0.84% 8.51% 9.63% 18.98%	31.28% 0.00% 0.00% 0.00% 12.36% 7.29% 19.65%
W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT  D - Inner city D - Metro D - Non metro tal QLD - Inner city - Metro	11.21% 44.11%  0.00% 0.00% 0.00%  0.84% 8.51% 9.63% 18.98%  0.00%	31.28% 0.00% 0.00% 0.00% 12.36% 7.29% 19.65%
W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT  D - Inner city D - Metro D - Non metro tal QLD  - Inner city - Metro - Non metro	11.21% 44.11%  0.00% 0.00% 0.00%  0.84% 8.51% 9.63% 18.98%  0.00% 4.56%	31.28%  0.00% 0.00% 0.00%  12.36% 7.29% 19.65%  0.00% 10.88%
SW - Metro SW - Non metro Stal NSW  T - Metro T - Non metro Stal NT  LD - Inner city LD - Metro LD - Non metro Stal QLD  A - Inner city A - Metro A - Non metro Stal SA	11.21% 44.11%  0.00% 0.00% 0.00%  0.84% 8.51% 9.63% 18.98%  0.00% 4.56% 0.75% 5.31%	31.28%  0.00% 0.00% 0.00%  12.36% 7.29% 19.65%  0.00% 10.88% 2.73% 13.61%
SW - Inner city SW - Metro SW - Non metro otal NSW  T - Metro T - Non metro otal NT  LD - Inner city LD - Metro LD - Non metro otal QLD  A - Inner city A - Metro A - Non metro otal SA  AS - Inner city	11.21% 44.11%  0.00% 0.00% 0.00%  0.84% 8.51% 9.63% 18.98%  0.00% 4.56% 0.75%	31.28%  0.00% 0.00% 0.00%  12.36% 7.29% 19.65%  0.00% 10.88% 2.73%
SW - Metro SW - Non metro Stal NSW  T - Metro T - Non metro Stal NT  LD - Inner city LD - Metro LD - Non metro Stal QLD  A - Inner city A - Metro A - Non metro Stal SA	11.21% 44.11%  0.00% 0.00% 0.00%  0.84% 8.51% 9.63% 18.98%  0.00% 4.56% 0.75% 5.31%	31.28%  0.00% 0.00% 0.00%  12.36% 7.29% 19.65%  0.00% 10.88% 2.73% 13.61%
W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT  D - Inner city D - Metro D - Non metro tal QLD  - Inner city - Metro - Non metro tal SA  S - Inner city S - Metro S - Non metro	11.21% 44.11%  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%	31.28%  0.00% 0.00% 0.00%  12.36% 7.29% 19.65%  0.00% 10.88% 2.73% 13.61%  0.00% 0.00% 0.00%
W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT  D - Inner city D - Metro D - Non metro tal QLD  - Inner city - Metro - Non metro tal SA  S - Inner city S - Metro S - Non metro	11.21% 44.11%  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%	31.28%  0.00% 0.00% 0.00%  12.36% 7.29% 19.65%  0.00% 10.88% 2.73% 13.61%  0.00% 0.00%
SW - Metro SW - Non metro stal NSW  - Metro - Non metro stal NT  D - Inner city D - Metro D - Non metro stal QLD  - Inner city - Metro - Non metro stal SA  S - Inner city S - Metro S - Non metro stal TAS	11.21% 44.11%  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%	31.28%  0.00% 0.00% 0.00%  12.36% 7.29% 19.65%  0.00% 10.88% 2.73% 13.61%  0.00% 0.00% 0.00% 0.00%
SW - Metro SW - Non metro stal NSW  T - Metro T - Non metro stal NT  D - Inner city D - Metro D - Non metro stal QLD  - Inner city - Metro - Non metro stal SA  S - Inner city S - Metro S - Non metro stal TAS  C - Inner city	11.21% 44.11%  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%	31.28%  0.00% 0.00% 0.00%  12.36% 7.29% 19.65%  0.00% 10.88% 2.73% 13.61%  0.00% 0.00% 0.00% 0.00%
W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT  D - Inner city D - Metro D - Non metro tal QLD  - Inner city - Metro - Non metro tal SA  S - Inner city S - Metro S - Non metro tal TAS  - Inner city - Metro	11.21% 44.11%  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%	31.28%  0.00% 0.00% 0.00% 12.36% 7.29% 19.65%  0.00% 10.88% 2.73% 13.61%  0.00% 0.00% 0.00% 0.00% 7.98%
W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT  D - Inner city D - Metro D - Non metro tal QLD  - Inner city - Metro - Non metro tal SA  S - Inner city S - Metro S - Non metro tal TAS  C - Inner city C - Metro C - Non metro	11.21% 44.11%  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%	31.28%  0.00% 0.00% 0.00%  12.36% 7.29% 19.65%  0.00% 10.88% 2.73% 13.61%  0.00% 0.00% 0.00% 0.00% 7.98% 1.55%
SW - Metro SW - Non metro Stal NSW  T - Metro T - Non metro Stal NT  LD - Inner city LD - Metro LD - Non metro Stal QLD  A - Inner city A - Metro A - Non metro Stal SA  AS - Inner city AS - Metro AS - Non metro STal TAS  C - Inner city C - Metro C - Non metro C - Non metro	11.21% 44.11%  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%	31.28%  0.00% 0.00% 0.00% 12.36% 7.29% 19.65%  0.00% 10.88% 2.73% 13.61%  0.00% 0.00% 0.00% 0.00% 7.98%
SW - Metro SW - Non metro otal NSW  T - Metro T - Non metro otal NT  LD - Inner city LD - Metro LD - Non metro otal QLD  A - Inner city A - Metro A - Non metro otal SA  AS - Inner city AS - Metro AS - Non metro otal TAS  C - Inner city C - Metro C - Non metro otal VIC	11.21% 44.11%  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%	31.28%  0.00% 0.00% 0.00% 12.36% 7.29% 19.65%  0.00% 10.88% 2.73% 13.61%  0.00% 0.00% 0.00% 0.00% 7.98% 1.55% 9.53%
SW - Metro SW - Non metro Stal NSW  T - Metro T - Non metro Stal NT  LD - Inner city LD - Metro LD - Non metro Stal QLD  A - Inner city A - Metro A - Non metro Stal SA  SS - Inner city SS - Metro SS - Non metro Stal TAS  C - Inner city C - Metro C - Non metro Stal VIC  A - Inner city	11.21% 44.11%  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%	31.28%  0.00% 0.00% 0.00% 12.36% 7.29% 19.65%  0.00% 10.88% 2.73% 13.61%  0.00% 0.00% 0.00% 0.00% 7.98% 1.55% 9.53%
SW - Metro SW - Non metro stal NSW  T - Metro T - Non metro stal NT  LD - Inner city LD - Metro LD - Non metro stal QLD  L - Inner city T - Metro S - Non metro stal SA  SS - Inner city SS - Metro SS - Non metro stal TAS  C - Inner city C - Metro C - Non metro stal VIC  A - Inner city A - Metro	11.21% 44.11%  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%	31.28%  0.00% 0.00% 0.00% 12.36% 7.29% 19.65%  0.00% 10.88% 2.73% 13.61%  0.00% 0.00% 0.00% 0.00% 7.98% 1.55% 9.53%  0.33% 25.61%
SW - Metro SW - Non metro tal NSW  T - Metro T - Non metro tal NT  D - Inner city D - Metro D - Non metro tal QLD  - Inner city - Metro - Non metro tal SA  S - Inner city S - Metro S - Non metro tal TAS  C - Inner city C - Metro C - Non metro tal VIC  A - Inner city A - Metro A - Non metro	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%	31.28%  0.00% 0.00% 0.00% 12.36% 7.29% 19.65%  0.00% 10.88% 2.73% 13.61%  0.00% 0.00% 0.00% 0.00% 7.98% 1.55% 9.53%  0.33% 25.61% 0.00%
SW - Metro SW - Non metro otal NSW  T - Metro T - Non metro otal NT  LD - Inner city LD - Metro LD - Non metro otal QLD  A - Inner city A - Metro A - Non metro otal SA  AS - Inner city AS - Metro AS - Non metro otal TAS  C - Inner city C - Metro C - Non metro otal VIC	11.21% 44.11%  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%	31.28%  0.00% 0.00% 0.00% 12.36% 7.29% 19.65%  0.00% 10.88% 2.73% 13.61%  0.00% 0.00% 0.00% 0.00% 7.98% 1.55% 9.53%  0.33% 25.61%
SW - Metro SW - Non metro tal NSW  T - Metro T - Non metro tal NT  D - Inner city D - Metro D - Non metro tal QLD  Inner city - Metro Non metro tal SA  S - Inner city S - Metro S - Non metro tal TAS  C - Inner city C - Metro C - Non metro tal VIC  A - Inner city A - Metro A - Non metro tal WA	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% 9.88%	31.28%  0.00% 0.00% 0.00% 12.36% 7.29% 19.65%  0.00% 10.88% 2.73% 13.61%  0.00% 0.00% 0.00% 0.00% 0.00% 7.98% 1.55% 9.53%  0.33% 25.61% 0.00% 25.94%
W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT  D - Inner city D - Metro D - Non metro tal QLD  - Inner city - Metro - Non metro tal SA  S - Inner city S - Metro S - Non metro tal TAS  - Inner city - Metro C - Non metro tal TAS  - Inner city - Metro - Non metro tal TAS  - Inner city - Metro - Non metro tal TAS  - Inner city - Metro - Non metro tal VIC  - Non metro - Non metr	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% 9.88%	31.28%  0.00% 0.00% 0.00% 12.36% 7.29% 19.65%  0.00% 10.88% 2.73% 13.61%  0.00% 0.00% 0.00% 0.00% 0.00% 7.98% 1.55% 9.53%  0.33% 25.61% 0.00% 25.94%
W - Metro W - Non metro tal NSW  - Metro - Non metro tal NT  D - Inner city D - Metro D - Non metro tal QLD  - Inner city - Metro - Non metro tal SA  S - Inner city S - Metro S - Non metro tal TAS  C - Inner city C - Metro C - Non metro tal VIC  A - Inner city A - Metro A - Non metro	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% 9.88%	31.28%  0.00% 0.00% 0.00% 12.36% 7.29% 19.65%  0.00% 10.88% 2.73% 13.61%  0.00% 0.00% 0.00% 0.00% 0.00% 7.98% 1.55% 9.53%  0.33% 25.61% 0.00% 25.94%

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PRINCIPAL LOSS	Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net los
Oct-22	-	-		
Sep-22	-	-		
Aug-22	-	-		
Jul-22	-	-		
Jun-22	-	-		
May-22	-	-		
Apr-22	-	-		
Mar-22	-	-		
COVID-19 Hardship	No of Accounts	s Amount (\$)		
Apr-23	1	210,793.23		
Mar-23	1	210,452.47		
Feb-23	1	210,134.91		
Jan-23	-	_		
Dec-22	-	_		
Nov-22	-	_		
Oct-22	-	_		
Sep-22	-	_		
Aug-22	-	_		
lul-22	-	_		
lun-22	-	_		
May-22	<u></u>	-		
MORTGAGE SAFETY NET	No of	Amount (\$)		
Apr-23	0.00%	0.00%	3.48%	3.48%
Mar-23	0.00%	0.00%	3.47%	3.47%
Feb-23	0.00%	0.00%	3.38%	3.38%
Jan-23	0.00%	3.19%	0.00%	3.19%
Dec-22	3.00%	0.00%	0.00%	3.00%
Nov-22	0.00%	0.00%	0.00%	0.00%
Oct-22	0.00%	0.00%	0.00%	0.00%
Sep-22	0.00%	0.00%	0.00%	0.00%
Aug-22	0.00%	0.00%	0.00%	0.00%
lul-22	0.00%	0.00%	0.00%	0.00%
lun-22	0.00%	0.00%	0.00%	0.00%
ARREARS \$ % (scheduled balance basis) May-22	<u><b>31-60</b></u> 0.00%	<b>61-90</b> 0.00%	<u><b>90+</b></u> 0.00%	<u>Tota</u> 0.00%