Article 122a of CRD2 retention of interest report for Progress 2014-1 Trust

Transaction Name: Closing Date:

CRD2 Pool

Maturity Date: Payment Date: Thursday, 20th March 2014 Saturday, 22th July 2045

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>May - 19</u>
Total pool size:	\$49,851,475.40	\$11,850,770.16
Total Number Of Loans (UnConsolidated):	266	81
Total number of loans (consolidating split loans):	151	51
Average loan Size:	\$330,142.22	\$232,368.04
Maximum loan size:	\$918,575.80	\$884,529.35
Total property value:	\$87,075,624.00	\$26,962,713.00
Number of Properties:	167	53
Average property value:	\$521,410.92 59.82%	\$508,730.43 45.70%
Average current LVR: Average Term to Maturity (months):	310.30	249.25
Maximum Remaining Term to Maturity (months):	356.22	293.23
Weighted Average Seasoning (months):	37.10	92.70
Weighted Average Current LVR:	64.57%	59.78%
Weighted Average Term to Maturity (months):	317.17	265.53
% of pool with loans > \$500,000:	30.17%	24.93%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	95.00%	94.92%
% Fixed Rate Loans(Value):	25.89%	8.22%
% Interst Only loans (Value):	44.00%	21.58%
Weighted average mortgage interest:	5.37%	4.60%
Investment Loans:	31.32%	34.66%
Outstanding Balance Distribution	\$ % at Issue	May - 19
> \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000	1.24% 3.79%	3.48% 5.49%
> \$150,000 and ≤ \$130,000 > \$150,000 and ≤ \$200,000	4.94%	14.85%
> \$200,000 and ≤ \$250,000 > \$200,000 and ≤ \$250,000	8.96%	14.83%
> \$250,000 and ≤ \$250,000 > \$250,000 and ≤ \$300,000	11.92%	2.22%
> \$300,000 and ≤ \$350,000	7.14%	10.99%
> \$350,000 and ≤ \$400,000	11.08%	15.68%
> \$400,000 and ≤ \$450,000	11.17%	3.58%
> \$450,000 and ≤ \$500,000	9.58%	4.21%
> \$500,000 and ≤ \$550,000	3.22%	4.42%
> \$550,000 and ≤ \$600,000	4.54%	0.00%
> \$600,000 and ≤ \$650,000	3.73%	0.00%
> \$650,000 and ≤ \$700,000	4.07%	0.00%
> \$700,000 and \(\left\) \$750,000	5.79%	0.00%
> \$750,000 and ≤ \$800,000	0.00%	13.05%
> \$800,000 and ≤ \$850,000	3.39%	0.00%
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000	1.79%	7.46% 0.00%
> \$900,000 and ≤ \$950,000 Total	3.66% 100.00%	100.16%
100	100.0070	100/10/0
Outstanding Balance LVR Distribution	\$ % at Issue	May - 19
> 0% and ≤ 25%	7.28%	5.37%
> 25% and ≤ 30%	3.31%	3.69%
> 30% and ≤ 35%	5.30%	3.62%
> 35% and ≤ 40%	3.31%	1.15%
> 40% and ≤ 45%	4.64%	4.60%
> 45% and ≤ 50%	1.99%	12.72%
> 50% and ≤ 55%	11.26%	1.56%
> 55% and ≤ 60% > 60% and ≤ 65%	7.28% 6.62%	15.30% 3.73%
> 65% and ≤ 70%	7.95%	20.78%
> 70% and ≤ 75%	12.58%	12.37%
> 75% and ≤ 80%	19.87%	7.70%
> 80% and ≤ 85%	1.99%	1.73%
> 85% and ≤ 90%	4.64%	1.81%
> 90% and ≤ 95%	1.99%	4.01%
> 95% and ≤ 100%	0.00%	0.00%
Total	100.00%	100.16%
Mortgage Insurance	\$ % at Issue	<u>May - 19</u>
Genworth	23.93%	21.11%
QBE	3.51%	0.00%
Total	27.45%	26.91%

2 meths and 5 is minst	Seasoning Analysis		\$ % at I:	ssue	May - 19
	> 3 mths and ≤ 6 mths				
12 mets and ± 15 mets 0.055 0.056 0.05					
- 1.5 miles and ci 2.5 miles 0.025					
- 13 mits and 5 2 mints - 13 mits and 5 3 mints - 13 mits and 5 3 mints - 13 mits and 5 3 mints - 14 mits and 6 3 mints - 14 mits and 6 3 mints - 14 mits and 6 3 mints - 15 mits and 6 4 mints - 15 mints - 15 mints and 1 mints - 15 mi					
2.3 mith and 4.5 miths					
2 Amman and 3 Sembles 2 Amman and 3 Sembles 1 Amman and 3 Sembles 1 Amman and 3 Sembles 1 Amman and 3 Sembles 2 Amman and 3 Sembles 3 Amman and 3 Sembles					
48 mits and - 50 mits and	> 24 mths and ≤ 36 mths				
Separation 1,700% 1,500%	> 36 mths and ≤ 48 mths				
7.7 miths and £ 8 miths 1.44% 19.25% 8.8 miths and 5 80 miths 1.14% 19.25% 15.8 miths and 5 100 miths 1.15% 15.9 miths 1.15% 1.15% 15.2					
- 98 mins and - 18 mins 1.4% 33.75% 11.2					
1.5 1.5					
120 m89s	> 96 mths and ≤ 108 mths				
Total 100.00% 100.00	> 108 mths and ≤ 120 mths				
Seographic Distribution	> 120 mths				
ACT - Metro 1.484% 1.535% 1.500 ACT	Total		100.	00%	100.00%
ACT - Metro 1.484% 1.535% 1.500 ACT	Geographic Distribution		\$ % at I	ssue	May - 19
NSV- Inner city	ACT - Metro				
NSV- Memor	Total ACT		4.	84%	6.35%
NSV- Memor					
NSW - Non metro Total NSW 4066% 25.55% NT - Netro NT - Ne of Netro NT - Netro					
TOTAL INSW 17. Metro 10.00%					
NT - Metro NT - Non metro 0.00% 1.281% 1.281					
NT - Non metro TOTAL NT COUNTY COLD - From recity COLD - Section C					
CLD - Inner city	NT - Metro				
QLD - Inner city QLD - Herro Q	NT - Non metro				
CILD - Network	TOTAL IN I		0.	UU%	0.00%
CILD - Network	OLD - Inner city		n	00%	0.00%
QLD - Non metro Total QLD 13.62% 5A - Inner city 5A - Inner city 5A - Inner city 5A - Inner city 5A - Non metro 0.00% 1.2.81% 5A - N	QLD - Metro				
SA - Inner city SA - Metro SA - Metro SA - Metro SA - Men metro CO0% CO0% CO0% Total SA SA - Non metro CO0% CO0% CO0% Total SA TAS - Inner city TAS - Inner city TAS - Inner city TAS - Inner city TAS - Metro CO0% TAS - Non metro CO0% TOTAL NON T	QLD - Non metro				
SA - Metro	Total QLD		13.	62%	15.77%
SA - Metro	SA Innor situ		^	00%	0.000/
SA - Non metro					
TAS - Inner city TAS - Inner city TAS - Metro					
TAS - Netro	Total SA				
TAS - Netro					
TAS - Non metro					
TOTAL TAS VIC - Inner city VIC - Inner city VIC - Metro 17.33% 20.32% 1.27% TOTAL VIC C 20.92% 12.15% WA - Inner city WA - Inner city WA - Metro WA - Morn metro 10.00% 10.					
VIC - Inner city VIC - Metro VIC - Wetro VIC - Normetro 17.33% 20.32% 1.27% Total VIC 20.92% 21.59% WA - Inner city 0.62% 0.00% WA - Metro 12.39% 16.91% VA - Normetro 0.00% 0.00% 10.00% 0.00% 10.00%					
\text{VIC - Normetro} \ 17.33% \ 20.32% \ 12.59%	10001110			0370	1.03/0
VIC - Non metro	VIC - Inner city		0.	00%	0.00%
Total VIC 20.92% 21.59% WA - Inner city 0.62% 0.00% WA - Non metro 12.39% 16.91% WA - Non metro 0.00% 0.00% Total WA 13.01% 16.91% Total Inner City 0.62% 0.00% Total Metro 79.08% 93.19% Total Inner City 0.00% 0.00% 6.81% Total City 0.00% 0.00% 0.00% ARREARS \$ (scheduled balance basis) 31-60 61-90 90+ Total Juin-18 0.00% 0.00% 0.00% 0.00% Juin-18 0.00% 0.00% 0.00% 0.00% Oct-18 0.00% 0.00%	VIC - Metro				
WA - Inner city WA - Metro WA - Metro 12.39% WA - Non metro 0.00%					
WA - Morn metro	Total VIC		20.	92%	21.59%
WA - Morn metro	WA - Inner city		0.	62%	0.00%
Total Inner City	WA - Metro				
Total Inner City	WA - Non metro				0.00%
Total Morto Total Non Metro 79.08% 93.19% 6.81% Total 100.00% 100.00% ARREARS \$ % (scheduled balance basis) 31-60 61-90 90+ Total Jun-18 0.00%	Total WA		13.	01%	16.91%
Total Morto Total NonMetro 79.08% 93.19% 6.81% Total 100.00% 100.00% ARREARS \$ % (scheduled balance basis) 31-60 61-90 90+ Total Jun-18 0.00%	Total Inner City		0.	62%	0.00%
Total 100.00% 100.00	Total Metro				
ARREARS \$ % (scheduled balance basis) Jun-18 0.00% 0	Total Non Metro		20.30%		
Jun-18	Total		100.	00%	100.00%
Jun-18	ARREARS \$ % (scheduled balance basis)	31-60	61-90	90+	Total
Jul-18	Jun-18				
Sep-18	Jul-18				
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 6.94% 0.00% 0.00% 6.94% Feb-19 0.00% 0.00% 6.99% 6.99% Mar-19 0.00% 0.00% 7.20% 7.29% Apr-19 0.00% 0.00% 0.00% 7.29% 7.29% May-19 0.00% 0.00% 0.00% 0.00% 0.00% MORTGAGE SAFETY NET No of Amount (\$) Amount (\$) 1	Aug-18				
Nov-18					
Dec-18					
Jan-19	Dec-18				
Mar-19	Jan-19				6.94%
Apr-19 0.00% 0.00% 7.29% 7.29% May-19 0.00% 0.00	Feb-19				
MORTGAGE SAFETY NET No of Amount (\$) Jun-18	Mar-19				
MORTGAGE SAFETY NET Jun-18					
Jun-18 Jul-18 Jul-18	iviay-13	0.00%	U.UU%	0.00%	U.UU%
Jun-18 Jul-18 Jul-18	MORTGAGE SAFETY NET	No of	Amount (\$)		
Aug-18 Sep-18 Ct-18 Ct-1	Jun-18	-		-	
Sep-18 Oct-18	Jul-18	-		-	
Oct-18 - - - - Nov-18 - <td< td=""><td></td><td>-</td><td></td><td>-</td><td></td></td<>		-		-	
Nov-18 Dec-18 Jan-19 Feb-19 Mar-19 Apr-19 MORTGAGE IN POSSESSION No of Amount (\$) NIL NIL - C NIL -		-		-	
Dec-18	Nov-18	-		-	
Jan-19	Dec-18	-		-	
Mar-19	Jan-19	-		-	
Apr-19 May-19 MORTGAGE IN POSSESSION No of Amount (\$) NIL NIL	Feb-19	-		-	
May-19 MORTGAGE IN POSSESSION No of Amount (\$) NIL NIL		-		-	
MORTGAGE IN POSSESSION No of Amount (\$) NIL NIL		-		-	
NIL NIL					
PRINCIPAL LOSS Gross Loss LMI claim (A\$) LMI Net loss	May-19 MORTGAGE IN POSSESSION				
GIUSS LUSI LIVII (AG) LIVII (VET IOSS	May-19				
	May-19 MORTGAGE IN POSSESSION	NIL	NIL	I MI	Net loss