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

Transaction Name: CRD2 Pool Friday, 28th November 2014 Friday, 20th July 2046 Closing Date: Maturity Date:

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 $juris diction)\ is\ required\ to\ independantly\ assess\ and\ determine\ \ the\ sufficiency\ of\ the\ information\ described\ in\ this$ $report\ generally\ for\ the\ purposes\ of\ complying\ with\ Article\ 122a\ and\ none\ of\ the\ Trustee,\ AMP\ Bank\ Lmited\ and\ each$ 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.

<u>COLLATERAL INFORMATION</u>	<u>At Issue</u>	<u>May - 20</u>
Total pool size:	\$49,798,430	\$13,248,033.32
Total Number Of Loans (UnConsolidated):	266	80
Total number of loans (consolidating split loans):	158	62
Average loan Size:	\$315,180	\$213,677.96
Maximum loan size:	\$946,374	\$727,908.26
Total property value:	\$78,656,604	\$30,665,795.00
Number of Properties:	170	64
Average property value:	\$462,686	\$479,153.05
Average current LVR:	64.33% 309	44.86%
Average Term to Maturity (months): Maximum Remaining Term to Maturity (months):	356	245.69 288.79
Weighted Average Seasoning (months):	37	99.88
Weighted Average Current LVR:	68.95%	57.66%
Weighted Average Term to Maturity (months):	318	256.64
% of pool with loans > \$500,000:	29.94%	13.96%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	90.86%	85.17%
% Fixed Rate Loans(Value):	24.10%	10.16%
% Interst Only Ioans (Value):	42.83%	23.23%
Weighted average mortgage interest:	5.19%	3.84%
Investment Loans:	25.54%	35.39%
Outstanding Balance Distribution	\$ % at Issue	May - 20
≤\$0	0.00%	-0.84%
> \$0 and ≤ \$100,000	2.10%	2.50%
> \$100,000 and ≤ \$150,000	2.24%	6.52%
> \$150,000 and ≤ \$200,000	7.63%	13.29%
> \$200,000 and ≤ \$250,000	9.48%	17.39%
> \$250,000 and ≤ \$300,000	9.84%	14.40%
> \$300,000 and ≤ \$350,000	12.21%	4.80%
> \$350,000 and ≤ \$400,000	9.05%	8.30%
> \$400,000 and ≤ \$450,000	12.71%	12.66%
> \$450,000 and ≤ \$500,000	4.80%	7.03%
> \$500,000 and ≤ \$550,000	5.24%	4.00%
> \$550,000 and ≤ \$600,000 > \$600,000 and ≤ \$60,000	6.81%	4.46% 0.00%
> \$600,000 and ≤ \$650,000 > \$650,000 and ≤ \$700,000	5.06%	
> \$700,000 and ≤ \$750,000 > \$700,000 and ≤ \$750,000	2.69% 1.41%	0.00% 5.49%
> \$750,000 and ≤ \$800,000	1.58%	0.00%
> \$800,000 and ≤ \$850,000	1.64%	0.00%
> \$850,000 and < \$900,000		
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000	1.73%	0.00% 0.00%
> \$900,000 and ≤ \$950,000 > \$950,000 and ≤ \$1,000,000	1.73% 3.78% 0.00%	0.00% 0.00% 0.00%
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> \$900,000 and ≤ \$950,000 > \$950,000 and ≤ \$1,000,000	1.73% 3.78% 0.00%	0.00% 0.00% 0.00%
> \$900,000 and ≤ \$950,000 > \$950,000 and ≤ \$1,000,000	1.73% 3.78% 0.00%	0.00% 0.00% 0.00%
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> \$950,000 and \$ \$950,000 > \$950,000 and \$ \$1,000,000 Total Outstanding Balance LVR Distribution \$ 0% > 0% and \$ 25% > 25% and \$ 30% > 30% and \$ 25% > 35% and \$ 40% > 40% and \$ 45% > 55% and \$ 55% > 50% and \$ 55% > 50% and \$ 65% > 65% and \$ 70% > 70% and \$ 65% > 65% and \$ 70% > 70% and \$ 55% > 55% and \$ 60% > 60% and \$ 65% > 65% and \$ 70% > 70% and \$ 55% > 55% and \$ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and \$ 6 mths > 6 mths and \$ 9 mths	1.73% 3.78% 0.00% 100.00% 100.00% \$\frac{5}{8} \text{ 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\% 100.00\% \$\frac{5}{8} \text{ at issue} \\ 25.95\% 3.16\% 29.11\% \$\frac{5}{8} \text{ at issue} \\ 2.30\% 0.70\%	0.00% 0.00% 0.00% 100.00% 100.00% May - 20 -0.84% 4.34% 4.34% 6.33% 8.88% 3.24% 11.22% 15.31% 10.86% 2.72% 7.74% 2.86% 0.00% 100.00% 100.00% May - 20 21.13% 3.62% 24.74%
> \$900,000 and \$ \$950,000 > \$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% > 45% and \$ 50% > 50% and \$ 55% > 55% and \$ 60% > 60% and \$ 65% > 55% and \$ 70% > 70% and \$ 75% > 75% and \$ 80% > 80% and \$ 55% > 55% and \$ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and \$ 6 mths > 6 mths and \$ 9 mths > 9 mths and \$ 12 mths	1.73% 3.78% 0.00% 100.00% 100.00% \$\frac{\$\\$ \text{at Issue}}{\$\\$ 0.05\\ 0.85\\ 0.93\\ 0.93\\ 1.50\\ 0.32\\ 0.32\\ 2.42\\ 3.57\\ 3.19\\ 11.67\\ 20.01\\ 11.88\\ 24.60\\ 5.52\\ 7.01\\ 2.40\\ 0.00\\ 100.00\\ \$\frac{\$\\$ \text{at Issue}}{\$\\$ 2.40\\ 0.00\\ 100.00\\ \\$\\$ 3.16\\ 29.11\\ \\ \frac{\$\\$ \text{at Issue}}{\$\\$ 2.40\\ 0.00\\ 1.37\\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\	0.00% 0.00% 0.00% 100.00% 100.00% May - 20 -0.84% 4.33% 4.34% 2.44% 8.673% 6.33% 8.88% 3.24% 11.22% 15.31% 10.86% 11.86% 2.72% 7.74% 2.286% 0.00% 100.00% 100.00% 100.00% 24.74% May - 20 0.00% 0.00% 0.00%
> \$950,000 and \$ \$950,000 > \$950,000 and \$ \$1,000,000 Total Outstanding Balance LVR Distribution \$ 0% > 0% and \$ 25% > 25% and \$ 30% > 30% and \$ 25% > 35% and \$ 40% > 40% and \$ 45% > 55% and \$ 55% > 50% and \$ 55% > 50% and \$ 65% > 65% and \$ 70% > 70% and \$ 65% > 65% and \$ 70% > 70% and \$ 55% > 55% and \$ 60% > 60% and \$ 65% > 65% and \$ 70% > 70% and \$ 55% > 55% and \$ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and \$ 6 mths > 6 mths and \$ 9 mths	1.73% 3.78% 0.00% 100.00% 100.00% \$\frac{5}{8} \text{ 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\% 100.00\% \$\frac{5}{8} \text{ at issue} \\ 25.95\% 3.16\% 29.11\% \$\frac{5}{8} \text{ at issue} \\ 2.30\% 0.70\%	0.00% 0.00% 0.00% 100.00% 100.00% May - 20 -0.84% 4.34% 4.34% 6.33% 8.88% 3.24% 11.22% 15.31% 10.86% 2.72% 7.74% 2.86% 0.00% 100.00% 100.00% May - 20 21.13% 3.62% 24.74%
> \$900,000 and ≤ \$950,000 > \$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 ≤ 55% > 55% and ≤ 60% > 50% and ≤ 55% > 55% and ≤ 70% > 70% and ≤ 75% > 70% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 12 mths	1.73% 3.78% 0.00% 100.00% 100.00% \$5\%\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	0.00% 0.00% 0.00% 100.00% 100.00% May - 20 -0.84% 4.38% 4.34% 2.44% 8.67% 6.33% 8.88% 3.24% 11.22% 15.31% 10.86% 11.86% 2.72% 7.74% 2.86% 0.00% 0.00% 100.00% May - 20 21.13% 3.62% 24.74% May - 20 0.00% 0.00% 0.00%
> \$900,000 and ≤ \$950,000 > \$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% > 55% and ≤ 55% > 50% and ≤ 55% > 50% and ≤ 55% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 80% and ≤ 95% > 80% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 15 mths and ≤ 15 mths	1.73% 3.78% 0.00% 100.00% \$\frac{5}{8} \text{ issue} \\ 0.00\% 0.85\% 0.93\% 1.50\% 1.12\% 3.32\% 2.42\% 3.32\% 2.42\% 3.57\% 3.19\% 11.67\% 20.01\% 11.88\% 24.60\% 5.52\% 7.01\% 2.40\% 0.00\% 100.00\% \$\frac{5}{8} \text{ at issue} \\ 25.95\% 3.16\% 29.11\% \$\frac{5}{8} \text{ at issue} \\ 25.95\% 3.16\% 29.11\%	0.00% 0.00% 0.00% 100.00% 100.00% May - 20 -0.84% 4.34% 4.34% 2.44% 8.67% 6.33% 8.88% 3.24% 11.22% 15.31% 10.86% 2.72% 7.74% 2.86% 0.00% 100.00% 100.00% May - 20 21.13% 3.62% 24.74% May - 20 0.00% 0.00% 0.00% 0.00%
> \$900,000 and ≤ \$950,000 > \$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% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 55% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 55% > 55% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 15 mths > 15 mths and ≤ 1 mths > 15 mths and ≤ 1 mths > 15 mths and ≤ 10 mths > 18 mths and ≤ 12 mths	1.73% 3.78% 0.00% 100.00% 100.00% \$\frac{\$\$\$ 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% 0.00% 0.00% 100.00% 100.00% May - 20 -0.84% 4.38% 4.34% 2.44% 8.67% 6.33% 8.88% 3.24% 11.22% 15.31% 10.86% 2.72% 7.74% 2.86% 0.00% 100.00% 100.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> \$900,000 and ≤ \$950,000 > \$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% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 55% > 55% and ≤ 70% > 70% and ≤ 75% > 70% and ≤ 75% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 10 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 11 mths > 15 mths and ≤ 11 mths > 15 mths and ≤ 12 mths > 15 mths and ≤ 21 mths	1.73% 3.78% 0.00% 100.00% 100.00% \$\frac{5\text{ at Issue}}{0.00 0.85\text{ 0.93\text{ 0.93\text{ 1.50\text{ 0.93\text{ 3.32\text{ 2.42\text{ 3.57\text{ 3.19\text{ 1.67\text{ 20.01\text{ 1.188\text{ 24.60\text{ 6.52\text{ 6.00\text{ 5.52\text{ 7.01\text{ 6.00\text{ 0.00\text{ 0.00\text{ 3.16\text{ 2.40\text{ 0.00\text{ 0.00\text{ 3.16\text{ 2.40\text{ 0.00\text{ 0.00\text{ 3.16\text{ 2.40\text{ 0.00\text{ 0.00\text{ 3.16\text{ 2.9.11\text{ 0.00\text{ 3.16\text{ 2.9.11\text{ 0.00\text{ 3.16\text{ 3.16\text{ 2.9.11\text{ 0.00\text{ 0.00\text{ 0.70\text{ 0.70\text{ 3.16\text{ 3.16\text{ 2.9.11\text{ 0.00\text{ 0.70\text{ 0.70\text{ 0.37\text{ 3.16\text{ 3.16\text{ 0.70\text{ 0.70\text{ 0.37\text{ 0.70\text{ 0.70\text{ 0.70\text{ 0.37\text{ 0.70\text{ 0.70\text{ 0.70\text{ 0.37\text{ 0.70\text{ 0.70	0.00% 0.00% 0.00% 100.00% 100.00% 100.00% 4.38% 4.38% 4.34% 2.44% 8.67% 6.33% 8.88% 3.24% 11.22% 15.31% 10.86% 11.86% 2.72% 7.74% 2.86% 0.00% 0.00% 100.00% May - 20 21.13% 3.62% 24.74% May - 20 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%

> 48 mths and ≤ 60 mths	2.78%	0.00%
> 60 mths and ≤ 72 mths	2.41%	3.95%
> 72 mths and ≤ 84 mths	0.45%	2.74%
> 84 mths and ≤ 96 mths	1.36%	61.14%
> 96 mths and ≤ 108 mths	2.50%	15.24%
> 108 mths and ≤ 120 mths	3.94%	7.67%
> 120 mths	2.09%	9.27%
Total	100.00%	100.00%

MORTGAGE SAFETY NET Jun-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 May-20 COVID-19 Hardship Mar-20 Apr-20 May-20 Mor-20 May-20 Mor-20 Mor-2	No of Accounts	Amount (\$)	LMI payment (A\$)	Net loss
Jun-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20 Feb-20 Mar-20 May-20 COVID-19 Hardship Mar-20 Apr-20 May-20				
Jun-19 Jul-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 May-20 COVID-19 Hardship Mar-20 Apr-20 Mar-20 Apr-20				
Jun-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 May-20 COVID-19 Hardship	- - - - - - - - - - 2 6 6	- - - - - - - 228,293 1,073,997 1,075,653 Amount (\$)		
Jun-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 May-20 May-20	- - - - - - - - - - 2 6 6			
Jun-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20 Feb-20 Mar-20 Apr-20	- - - - - - - - - - - 2 - - 2 - - - - -	- - - - - - - 228,293 1,073,997		
Jun-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20 Feb-20	- - - - - - - -	- - - - - - -		
Jun-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19 Jan-20	- - -	- - -		
Jun-19 Jul-19 Aug-19 Sep-19 Oct-19 Nov-19 Dec-19	- - -	- - -		
Jun-19 Jul-19 Aug-19 Sep-19 Oct-19	- - -	- - -		
Jun-19 Jul-19 Aug-19 Sep-19	- - -	- - -		
Jun-19 Jul-19 Aug-19	No of Accounts	Amount (\$) - - -		
Jun-19 Jul-19	No of Accounts - -	Amount (\$) - -		
	No of Accounts	Amount (\$)		
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
May-20	1.20%	0.00%	1.72%	2.93%
Apr-20	0.00%	0.00%	1.73%	1.73%
Feb-20 Mar-20	0.00% 0.00%	1.67% 0.00%	1.22% 1.71%	2.89% 1.71%
Jan-20	0.00%	0.00%	2.94%	2.94%
Dec-19	0.00%	0.00%	2.90%	2.90%
Nov-19	0.00%	0.00%	2.82%	2.82%
Sep-19 Oct-19	0.00% 0.00%	1.08% 0.00%	1.56% 2.70%	2.64% 2.70%
Aug-19	1.05%	0.00%	1.51%	2.56%
Jul-19	0.00%	0.00%	1.50%	1.50%
Jun-19	0.34%	1.10%	0.00%	1.44%
ARREARS \$ % (scheduled balance basis)	31-60	61-90	90+	Total
Total		100.00%		100.00%
Total Non Metro		23.07%		19.53%
Total Inner City Total Metro		3.17% 73.76%		5.09% 75.38 %
Total WA		9.88%		15.49%
WA - Metro WA - Non metro		8.76% 0.00%		13.34% 0.00%
WA - Inner city		1.12%		2.15%
Total VIC		20.68%		22.64%
VIC - Metro VIC - Non metro		19.32% 0.78%		19.67% 0.88%
VIC - Inner city		0.58%		2.09%
Total TAS		1.03%		1.11%
TAS - Metro TAS - Non metro		0.33% 0.70%		1.11% 0.00%
TAS - Inner city		0.00%		0.00%
Total SA		5.31%		6.82%
SA - Metro SA - Non metro		4.56% 0.75%		5.47% 1.35%
SA - Inner city		0.00%		0.00%
Total des		10.50%		30.1370
QLD - Non metro Total QLD		9.63% 18.98%		15.86% 30.49%
QLD - Metro		8.51%		13.78%
QLD - Inner city		0.84%		0.85%
Total NT		0.00%		0.00%
NT - Non metro		0.00%		0.00%
NT - Metro		0.00%		0.00%
		44.11/0		23.43/0
NSW - Non metro Total NSW		11.21% 44.11%		1.44% 23.45%
NSW - Metro		32.27%		22.01%
NSW - Inner city		0.63%		0.00%
		0.00%		0.00%
		0.00% 0.00%		0.00% 0.00%
ACT - Metro Total ACT		\$ % at Issue		May - 20
Geographic Distribution ACT - Metro Total ACT				