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	Jun - 19
Total pool size:	$49,798,430	$16,114,242.14
Total Number Of Loans (UnConsolidated):	266	91
Total number of loans (consolidating split loans):	158	71
Average loan Size:	$315,180	$226,961.16
Maximum loan size:	$946,374	$723,895.09
Total property value:	$78,656,604	$33,870,853.00
Number of Properties:	170	73
Average property value:	$462,686	$463,984.29
Average current LVR:	64.33%	49.20%
Average Term to Maturity (months):	309	256.63
Maximum Remaining Term to Maturity (months):	356	299.84
Weighted Average Seasoning (months):	37	89.81
Weighted Average Current LVR:	68.95%	59.60%
Weighted Average Term to Maturity (months):	318	266.26
% of pool with loans > $500,000:	29.94%	11.59%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	90.86%	86.29%
% Fixed Rate Loans(Value):	24.10%	8.70%
% Interst Only loans (Value):	42.83%	18.92%
Weighted average mortgage interest:	5.19%	4.49%
Investment Loans:	25.54%	33.87%

Outstanding Balance Distribution	$ % at Issue	Jun - 19
≤ $0	0.00%	-0.68%
> $0 and ≤ $100,000	2.10%	4.82%
> $100,000 and ≤ $150,000	2.24%	4.61%
> $150,000 and ≤ $200,000	7.63%	11.12%
> $200,000 and ≤ $250,000	9.48%	11.39%
> $250,000 and ≤ $300,000	9.84%	18.31%
> $300,000 and ≤ $350,000	12.21%	6.02%
> $350,000 and ≤ $400,000	9.05%	16.08%
> $400,000 and ≤ $450,000	12.71%	7.89%
> $450,000 and ≤ $500,000	4.80%	8.86%
> $500,000 and ≤ $550,000	5.24%	0.00%
> $550,000 and ≤ $600,000	6.81%	7.09%
> $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%	4.49%
> $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	Jun - 19
≤ 0%	0.00%	-0.68%
> 0% and ≤ 25%	0.85%	3.33%
> 25% and ≤ 30%	0.93%	1.76%
> 30% and ≤ 35%	1.50%	5.49%
> 35% and ≤ 40%	1.12%	3.67%
> 40% and ≤ 45%	3.32%	6.78%
> 45% and ≤ 50%	2.42%	11.53%
> 50% and ≤ 55%	3.57%	8.52%
> 55% and ≤ 60%	3.19%	7.57%
> 60% and ≤ 65%	11.67%	10.77%
> 65% and ≤ 70%	20.01%	7.55%
> 70% and ≤ 75%	11.88%	14.13%
> 75% and ≤ 80%	24.60%	7.09%
> 80% and ≤ 85%	5.52%	6.02%
> 85% and ≤ 90%	7.01%	6.48%
> 90% and ≤ 95%	2.40%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
Total	100.00%	100.00%

Mortgage Insurance	$ % at Issue	Jun - 19
Genworth	25.95%	24.15%
QBE	3.16%	3.64%
Total	29.11%	27.78%

Seasoning Analysis	**$ % at Issue**	**Jun - 19**
> 3 mths and ≤ 6 mths	2.30%	0.00%
> 6 mths and ≤ 9 mths	0.70%	0.00%
> 9 mths and ≤ 12 mths	1.37%	0.00%
> 12 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%
> 60 mths and ≤ 72 mths	2.41%	7.84%
> 72 mths and ≤ 84 mths	0.45%	53.40%
> 84 mths and ≤ 96 mths	1.36%	20.29%
> 96 mths and ≤ 108 mths	2.50%	9.28%
> 108 mths and ≤ 120 mths	3.94%	0.59%
> 120 mths	2.09%	8.61%
Total	100.00%	100.00%

Geographic Distribution	**$ % at Issue**	**Jun - 19**
ACT - Metro	0.00%	0.00%
Total ACT	0.00%	0.00%
NSW - Inner city	0.63%	0.00%
NSW - Metro	32.27%	23.43%
NSW - Non metro	11.21%	3.02%
Total NSW	44.11%	26.45%
NT - Metro	0.00%	0.00%
NT - Non metro	0.00%	0.00%
Total NT	0.00%	0.00%
QLD - Inner city	0.84%	2.28%
QLD - Metro	8.51%	12.76%
QLD - Non metro	9.63%	13.57%
Total QLD	18.98%	28.61%
SA - Inner city	0.00%	0.00%
SA - Metro	4.56%	4.57%
SA - Non metro	0.75%	1.14%
Total SA	5.31%	5.71%
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.33%	0.84%
TAS - Non metro	0.70%	0.00%
Total TAS	1.03%	0.84%
VIC - Inner city	0.58%	1.76%
VIC - Metro	19.32%	21.45%
VIC - Non metro	0.78%	0.77%
Total VIC	20.68%	23.99%
WA - Inner city	1.12%	1.87%
WA - Metro	8.76%	12.53%
WA - Non metro	0.00%	0.00%
Total WA	9.88%	14.40%
Total Inner City	**3.17%**	**5.91%**
Total Metro	**73.76%**	**75.59%**
Total Non Metro	**23.07%**	**18.50%**
Total	100.00%	100.00%

ARREARS $ % (scheduled balance basis)	**31-60**	**61-90**	**90+**	**Total**
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%
Dec-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%
Mar-19	0.00%	0.00%	0.00%	0.00%
Apr-19	0.00%	0.00%	0.00%	0.00%
May-19	1.08%	0.00%	0.00%	1.08%
Jun-19	0.34%	1.10%	0.00%	1.44%

MORTGAGE SAFETY NET	**No of Accounts**	**Amount ($)**
Jul-18	-	-
Aug-18	-	-
Sep-18	-	-
Oct-18	-	-
Nov-18	-	-
Dec-18	-	-
Jan-19	-	-
Feb-19	-	-
Mar-19	-	-
Apr-19	-	-
May-19	-	-
Jun-19	-	-

MORTGAGE IN POSSESSION	**No of Accounts**	**Amount ($)**
-	-

PRINCIPAL LOSS	**Gross Loss**	**LMI claim (A$)**	**LMI payment (A$)**	**Net loss**
-	-	-	-
Total	-	-	-	-