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

## Transaction Name: Closing Date: Maturity Date: Payment Date: Business Day for Payments: Determination Date & Ex-Interest Date:

Note

CRD2 Pool Friday, 28th November 2014 Friday, 20th July 2046

AMP Bank Limited will retain on an ongoing basis a net economic interest in randomly selected exposure equivalent to

COLLATERAL INFORMATION	At Issue	
	<u>At Issue</u>	<u>Jul - 16</u>
Total pool size:	\$49,798,430	\$31,650,563.02
Total Number Of Loans (UnConsolidated):	266 158	155 111
Total number of loans (consolidating split loans): Average loan Size:	\$315,180	\$285,140.21
Maximum loan size:	\$946,374	\$793,261.53
Total property value:	\$78,656,604	\$53,871,920.00
Number of Properties:	\$78,656,604	\$55,871,920.00
Average property value:	\$462,686	\$456,541.69
Average current LVR:	64.33%	60.44%
Average Term to Maturity (months):	309	285.86
	356	334.82
Vaximum Remaining Term to Maturity (months): Neighted Average Seasoning (months):	37	57.93
Weighted Average Seasoning (months).	68.95%	66.05%
Weighted Average Term to Maturity (months):	318	296.12
% of pool with loans > \$500,000:	29.94%	19.97%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	90.86%	90.00%
% Fixed Rate Loans(Value):	24.10%	13.70%
% Interst Only loans (Value):	42.83%	39.63%
		4.56%
Neighted average mortgage interest: nvestment Loans:	5.19% 25.54%	27.39%
investment Loans.	23.3476	27.5576
Outstanding Balance Distribution	<u>\$ % at Issue</u>	<u>Jul - 16</u>
\$0	0.00%	-0.01%
• \$0 and ≤ \$100,000	2.10%	2.64%
\$100,000 and ≤ \$150,000	2.24%	1.76%
\$150,000 and ≤ \$200,000	7.63%	12.54%
\$200,000 and ≤ \$250,000	9.48%	8.62%
\$250,000 and ≤ \$300,000	9.84%	13.93%
> \$300,000 and ≤ \$350,000	12.21%	8.25%
\$350,000 and ≤ \$400,000	9.05%	11.78%
\$400,000 and ≤ \$450,000	12.71%	14.58%
\$450,000 and ≤ \$500,000	4.80%	5.94%
\$500,000 and ≤ \$550,000	5.24%	4.94%
\$550,000 and ≤ \$600,000	6.81%	1.78%
• \$600,000 and ≤ \$650,000	5.06%	3.84%
\$650,000 and ≤ \$700,000	2.69%	2.10%
\$700,000 and ≤ \$750,000	1.41%	2.32%
• \$750,000 and ≤ \$800,000	1.58%	4.99%
\$800,000 and ≤ \$850,000	1.64%	0.00%
\$850,000 and ≤ \$900,000	1.73%	0.00%
$\Rightarrow$ \$900,000 and $\leq$ \$950,000	3.78%	0.00%
$>$ \$950,000 and $\leq$ \$1,000,000	0.00%	0.00%
Total	100.00%	100.00%
	100,007	100,007,0
Outstanding Balance LVR Distribution	\$ % at Issue	Jul - 16
≤ 0%	0.00%	-0.01%
≥ 0% > 0% and ≤ 25%	0.85%	0.92%
> 25% and ≤ 30%	0.93%	0.47%
> 30% and ≤ 35%	1.50%	5.05%
> 35% and ≤ 40%	1.12%	1.89%
> 40% and ≤ 45%	3.32%	0.78%
> 45% and ≤ 50%	2.42%	5.79%
> 50% and ≤ 55%	3.57%	6.03%
> 55% and ≤ 60%	3.19%	5.02%
> 60% and ≤ 65%	11.67%	14.70%
> 65% and ≤ 70%	20.01%	15.22%
>70% and ≤ 75%	11.88%	13.70%
> 75% and ≤ 80%	24.60%	15.89%
80% and ≤ 85%	5.52%	3.81%
> 85% and ≤ 90%		10.75%
	7.01%	
	2.40%	0.00%
> 95% and ≤ 100%	2.40% 0.00%	0.00% 0.00%
• 95% and ≤ 100%	2.40%	0.00% 0.00%
• 95% and ≤ 100% fotal Mortgage Insurance	2.40% 0.00% 100.00% <b>\$</b> % at Issue	0.00% 0.00% 100.00% <u>Jul - 16</u>
> 95% and ≤ 100% Total Mortgage Insurance Genworth	2.40% 0.00% 100.00% <u>\$ % at issue</u> 25.95%	0.00% 0.00% 100.00% <u>Jul - 16</u> 23.54%
• 95% and ≤ 100% Total Mortgage Insurance Senworth Q8E	2.40% 0.00% 100.00% <u>\$ % at Issue</u> 25.95% 3.16%	0.00% 0.00% 100.00% <u>Jul - 16</u> 23.54% 3.35%
• 95% and ≤ 100% Total Mortgage Insurance Senworth Q8E	2.40% 0.00% 100.00% <u>\$ % at issue</u> 25.95%	0.00% 0.00% 100.00% <u>Jul - 16</u> 23.54% 3.35%
> 95% and ≤ 100% Total Mortage Insurance Genworth 28E Total Seasoning Analysis	2.40% 0.00% 100.00% \$ <u>% at Issue</u> 25.95% 3.16% 29.11% \$ <u>% at Issue</u>	0.00% 0.00% 100.00% <u>Jul - 16</u> 23.54% 3.35% 26.88% <u>Jul - 16</u>
95% and ≤ 100% fotal Aortgage Insurance Berworth BE Total Beasoning Analysis 3 mths and ≤ 6 mths	2.40% 0.00% 100.00% <u>\$ % at issue</u> 25.95% 3.16% 29.11% <u>\$ % at issue</u> 2.30%	0.00% 0.00% 100.00% <u>Jul - 16</u> 23.54% 26.88% <u>Jul - 16</u> 0.00%
95% and ≤ 100% otal Antrage Insurance Berworth BE otal easoning Analysis 3 mths and ≤ 6 mths 6 mths and ≤ 9 mths	2.40% 0.00% 100.00% \$ % at Issue 25.95% 3.16% 29.11% \$ % at Issue 2.30% 0.70%	0.00% 0.00% 100.00% <u>Jul - 16</u> 23.54% 26.88% <u>Jul - 16</u> 0.00% 0.00%
95% and ≤ 100% otal Aortgage Insurance Genworth BE otal easoning Analysis 3 mths and ≤ 6 mths 6 mths and ≤ 9 mths 9 mths and ≤ 12 mths	2.40% 0.00% 100.00% 25.95% 3.16% 29.11% <b>5 % at Issue</b> 2.30% 0.70% 1.37%	0.00% 0.00% 100.00% <u>Jul - 16</u> 23.54% 3.35% 26.88% <u>Jul - 16</u> 0.00% 0.00%
95% and ≤ 100% otal Aortgage Insurance Berworth BE otal easoning Analysis 3 mths and ≤ 6 mths -6 mths and ≤ 9 mths -9 mths and ≤ 12 mths 12 mths and ≤ 15 mths	2.40% 0.00% 100.00% \$ <u>% at issue</u> 25.95% 3.16% 29.11% \$ <u>% at issue</u> 2.30% 0.70% 1.37% 1.70%	0.00 0.00% 100.00% jui - 10 23.54% 26.88% 26.88% jui - 10 0.00% 0.00% 0.00%
95% and ≤ 100% otal Mortgage Insurance ierworth IgE otal easoning Analysis 3 mths and ≤ 6 mths 6 mths and ≤ 9 mths 9 mths and ≤ 12 mths 12 mths and ≤ 15 mths 15 mths and ≤ 18 mths	2.40% 0.00% 100.00% <b>5% at issue</b> 25.95% 3.16% 29.11% <b>5% at issue</b> 2.30% 0.70% 1.37% 1.70% 7.92%	0.00% 0.00% 100.00% <u>Jul - 1(</u> 23.54% 3.35% 26.88% <u>Jul - 1(</u> 0.00% 0.00% 0.00% 0.00% 0.00%
95% and ≤ 100% otal Aortgage Insurance ierworth BE otal easoning Analysis 3 mths and ≤ 6 mths 6 mths and ≤ 9 mths 9 mths and ≤ 12 mths 12 mths and ≤ 12 mths 13 mths and ≤ 13 mths 15 mths and ≤ 21 mths	2.40% 0.00% 100.00% \$ % at issue 25.95% 3.16% 29.11% \$ % at issue 2.30% 0.70% 1.37% 1.70% 7.92% 15.54%	0.00% 0.00% 100.00% <u>Jul - 16</u> 23.54% 3.35% 26.88% <u>Jul - 16</u> 0.00% 0.00% 0.00% 0.00%
$\begin{array}{l} 95\% \text{ and } \leq 100\% \\ \hline \text{otal} \\ \hline \textbf{Aortgage Insurance} \\ \text{ierworth} \\ BE \\ \hline \text{otal} \\ \hline \textbf{easoning Analysis} \\ 3 \text{ mths and } \leq 6 \text{ mths} \\ 6 \text{ mths and } \leq 9 \text{ mths} \\ 9 \text{ mths and } \leq 19 \text{ mths} \\ 12 \text{ mths and } \leq 15 \text{ mths} \\ 15 \text{ mths and } \leq 15 \text{ mths} \\ 18 \text{ mths and } \leq 21 \text{ mths} \\ 21 \text{ mths and } \leq 21 \text{ mths} \\ 21 \text{ mths and } \leq 24 \text{ mths} \\ \hline \end{array}$	2.40% 0.00% 100.00% \$% at issue 25.95% 3.16% 29.11% \$% at issue 2.30% 0.70% 1.37% 1.70% 7.92% 15.54% 11.31%	0.009 0.009 100.009 101-11 23.549 3.355 26.889 26.889 0.009 0.009 0.009 0.009 0.009 0.009
95% and ≤ 100% otal Artrage Insurance ierworth BE assoning Analysis 3 mths and ≤ 6 mths 6 mths and ≤ 9 mths 9 mths and ≤ 12 mths 12 mths and ≤ 15 mths 15 mths and ≤ 18 mths 18 mths and ≤ 24 mths 21 mths and ≤ 24 mths 21 mths and ≤ 24 mths	2.40% 0.00% 100.00% <b>5% at issue</b> 25.95% 3.16% 29.11% <b>5% at issue</b> 2.30% 0.70% 1.37% 1.70% 7.92% 15.54% 11.31% 32.40%	0.009 0.009 100.009 101-11 23.549 3.359 26.889 101-11 0.009 0.009 0.009 0.009 0.009 0.009 0.009 0.009 0.009 0.009
95% and ≤ 100% otal fortgage Insurance enworth BE otal easoning Analysis 3 mths and ≤ 6 mths 6 mths and ≤ 6 mths 6 mths and ≤ 6 mths 12 mths and ≤ 12 mths 12 mths and ≤ 15 mths 13 mths and ≤ 15 mths 13 mths and ≤ 21 mths 21 mths and ≤ 21 mths 21 mths and ≤ 24 mths 24 mths and ≤ 48 mths	2.40% 0.00% 100.00% \$% at issue 25.95% 3.16% 29.11% \$% at issue 2.30% 0.70% 1.37% 1.70% 7.92% 15.54% 11.31% 32.40% 11.22%	0.009 0.009 100.009 101-11 23.549 3.359 26.889 101-11 0.009 0.009 0.009 0.009 0.009 0.009 0.009 0.009 0.009 0.009
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$\begin{array}{l} 95\% \mbox{ and } \le 100\% \\ \hline \begin{tabular}{lllllllllllllllllllllllllllllllllll$	2.40% 0.00% 100.00% \$% at issue 25.95% 3.16% 29.11% \$% at issue 2.30% 0.70% 1.37% 1.70% 7.92% 15.54% 11.31% 32.40% 11.22%	0.009 0.009 100.009 101-11 23.549 3.359 26.889 101-11 0.00900000000
$\begin{array}{l} 95\% \mbox{ and } \le 100\% \\ \hline \begin{tabular}{lllllllllllllllllllllllllllllllllll$	2.40% 0.00% 100.00% <b>5% at issue</b> 25.95% 3.16% 29.11% <b>5% at issue</b> 2.30% 0.70% 1.37% 1.70% 7.92% 15.54% 11.31% 32.40% 11.22% 2.78% 2.41%	0.009 0.009 100.009 101-11 23.549 3.359 26.889 10-1 0.009 0.00000000
$\begin{array}{r} 95\%  and $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$$	2.40% 0.00% 100.00% \$ \$ xt issue 25.95% 3.16% 29.11% \$ \$ xt issue 2.30% 0.70% 1.37% 1.70% 7.92% 15.54% 11.31% 32.40% 11.22% 2.78% 2.41% 0.45%	0.009 0.009 100.009 101-11 23.544 3.359 26.889 101-11 0.0090000000
$\begin{array}{l} 95\% and \leq 100\% \\ \hline \text{otal} \\ \hline \\ $	2.40% 0.00% 100.00% \$% at issue 25.95% 3.16% 29.11% \$ \$% at issue 2.30% 0.70% 1.37% 1.70% 7.92% 15.54% 11.31% 32.40% 11.22% 2.78% 2.41% 0.45% 1.36%	0.00% 0.00% 100.00% jul - 10 23.54% 26.88% jul - 16 0.00%0.00% 0.
$\begin{array}{r} 95\% \mbox{ and } \leq 100\% \\ \hline \begin{tabular}{lllllllllllllllllllllllllllllllllll$	2.40% 0.00% 100.00% <b>5% at issue</b> 25.95% 3.16% 29.11% <b>5% at issue</b> 2.30% 0.70% 1.37% 1.70% 7.92% 15.54% 11.31% 32.40% 11.22% 2.78% 2.41% 0.45% 1.36% 2.50%	0.00% 0.00% 100.00% 123.54% 3.35% 26.88% 191.11 0.00%0
95% and ≤ 100% otal Aortgage Insurance iserworth B/BE otal easoning Analysis 3 mths and ≤ 6 mths 6 mths and ≤ 9 mths 9 mths and ≤ 12 mths 12 mths and ≤ 12 mths 13 mths and ≤ 12 mths 13 mths and ≤ 21 mths 14 mths and ≤ 21 mths 24 mths and ≤ 24 mths 24 mths and ≤ 48 mths 36 mths and ≤ 48 mths 48 mths and ≤ 48 mths 60 mths and ≤ 84 mths 60 mths and ≤ 96 mths 60 mths and ≤ 96 mths 108 mths and ≤ 100 mths 108 mths and ≤ 120 mths	2.40% 0.00% 100.00% \$ \$ xt issue 25.95% 3.16% 29.11% \$ \$ xt issue 2.30% 0.70% 1.37% 1.70% 7.92% 15.54% 11.31% 32.40% 11.22% 2.78% 2.41% 0.45% 1.36% 2.50% 3.94%	0.00% 0.00% 100.00% Jul - 16 23.54% 3.35% 26.88% <u>Jul - 16</u> 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.054% 0.54% 0.54%
$90\%$ and $\le 95\%$ $95\%$ and $\le 100\%$ Total Mortage Insurance Genworth 2BE Total Seasoning Analysis $\ge 3$ mths and $\le 6$ mths $\ge 6$ mths and $\le 6$ mths $\ge 6$ mths and $\le 9$ mths $\ge 9$ mths and $\le 12$ mths $\ge 12$ mths and $\le 13$ mths $\ge 12$ mths and $\le 13$ mths $\ge 12$ mths and $\le 21$ mths $\ge 12$ mths and $\le 21$ mths $\ge 24$ mths and $\le 24$ mths $\ge 24$ mths and $\le 36$ mths $\ge 36$ mths and $\le 48$ mths $\ge 48$ mths and $\le 60$ mths $\ge 86$ mths and $\le 96$ mths $\ge 96$ mths and $\le 120$ mths $\ge 108$ mths and $\le 120$ mths $\ge 120$ mths $\ge 100$ mths ( $\ge 120$ mths $\ge 120$ mths	2.40% 0.00% 100.00% <b>5% at issue</b> 25.95% 3.16% 29.11% <b>5% at issue</b> 2.30% 0.70% 1.37% 1.70% 7.92% 15.54% 11.31% 32.40% 11.22% 2.78% 2.41% 0.45% 1.36% 2.50%	0.00% 0.00% 100.00% <u>Jul - 16</u> 23.54%

Geographic Distribution		\$% at Issue		<u>Jul - 1</u>
ACT - Metro Total ACT		0.00% 0.00%		0.00
		0.0070		0.00
NSW - Inner city		0.63%		0.00
NSW - Metro		32.27%		27.27
NSW - Non metro		11.21%		8.88
Total NSW		44.11%		36.15
NT - Metro		0.00%		0.00
NT - Non metro		0.00%		0.00
Total NT		0.00%		0.00
QLD - Inner city		0.84%		1.27
QLD - Metro		8.51%		11.05
QLD - Non metro Total QLD		9.63% 18.98%		10.21 22.53
		10.50%		22.55
SA - Inner city		0.00%		0.00
SA - Metro		4.56%		6.71
SA - Non metro		0.75%		1.14
Total SA		5.31%		7.85
TAS - Inner city		0.00%		0.00
TAS - Metro		0.33%		0.53
TAS - Non metro		0.70%		0.25
Total TAS		1.03%		0.77
VIC - Inner city		0.58%		0.92
VIC - Metro		19.32%		22.84
VIC - Non metro Total VIC		0.78% 20.68%		1.05 24.80
		20.08%		24.80
WA - Inner city		1.12%		0.00
WA - Metro		8.76%		7.90
WA - Non metro		0.00%		0.00
Total WA		9.88%		7.90
Tabal Janan City		3.17%		2.19
Total Inner City Total Metro		3.17% 73.76%		76.28
Total Non Metro		23.07%		21.53
Total		100.00%		100.00
ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	Total
Jan-15	0.00%	0.00%	0.00%	0.00%
Feb-15 Mar-15	1.02% 1.05%	0.00% 0.00%	0.00% 0.00%	1.02% 1.05%
Apr-15	1.06%	0.00%	0.00%	1.06%
May-15	0.00%	0.00%	0.00%	0.00%
Jun-15	0.00%	0.00%	0.00%	0.00%
Jul-15	0.00%	0.00%	0.00%	0.00%
Aug-15	0.00%	0.00%	0.00%	0.00%
Sep-15	0.00%	0.00%	0.00%	0.00%
Oct-15	0.00%	0.00%	0.00%	0.00%
Nov-15 Dec-15	0.00% 0.00%	0.00%	0.00%	0.00%
Jan-16	0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Feb-16	0.00%	0.00%	0.00%	0.00%
Mar-16	0.00%	0.00%	0.00%	0.00%
Apr-16	0.00%	0.00%	0.00%	0.00%
Мау-16	0.00%	0.00%	0.00%	0.00%
Jun-16	1.10%	0.00%	0.00%	1.10%
lul-16	0.54%	0.61%	0.00%	1.15%
		A		
MORTGAGE SAFETY NET lan-15	No of Accounts	Amount (S)		
Feb-15	2	463,860		
Mar-15	-	-		
Apr-15	-	-		
May-15	-	-		
lun-15	-	-		
lul-15	-	-		
Aug-15 Sep-15	-	-		
Oct-15	-	-		
Nov-15	-	-		
Dec-15	-	-		
lan-16	-	-		
5-b 1(	-	-		
		-		
Mar-16				
Feb-16 Mar-16 Apr-16	-	-		
Mar-16 Apr-16 May-16	- 1 2	- 170,345 363 576		
Mar-16 Apr-16 May-16 Jun-16	- 1 2 2	363,576		
Mar-16 Apr-16 May-16 Jun-16 Jul-16	2			
Mar-16 Apr-16 May-16 Jun-16 MORTGAGE IN POSSESSION	2 2 <u>No of Accounts</u>	363,576 364,481 <u>Amount (\$)</u>		
Mar-16 Apr-16 May-16 Jun-16 Jul-16	2 2	363,576 364,481		
Mar-16 Apr-16 May-16 Jun-16 Jul-16 MORTGAGE IN POSSESSION May-16	2 2 <u>No of Accounts</u> NIL	363,576 364,481 <u>Amount (\$)</u> NIL	Gross naument (AC)	I MI not loss
Var-16 Xpr-16 Vay-16 ul-16 MORTGAGE IN POSSESSION	2 2 <u>No of Accounts</u>	363,576 364,481 <u>Amount (\$)</u>	<u>Gross payment (AS)</u>	LMI net loss