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 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>Jul - 23</u>
Total pool size:	\$49,798,430	\$5,729,877.31
Total Number Of Loans (UnConsolidated):	266	40
Total number of loans (consolidating split loans):	158	32
Average loan Size:	\$315,180	\$179,058.67
Maximum loan size:	\$946,374	\$522,666.79
Total property value:	\$78,656,604	\$16,437,800.00
Number of Properties:	170	33
Average property value:	\$462,686	\$498,115.15
Average current LVR:	64.33%	35.27%
Average Term to Maturity (months):	309	206.91
Maximum Remaining Term to Maturity (months):	356	250.59
Weighted Average Seasoning (months):	37	140.22
Weighted Average Current LVR:	68.95%	49.91%
Weighted Average Term to Maturity (months):	318	218.85
% of pool with loans > \$500,000:	29.94%	9.12%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	90.86%	76.73%
% Fixed Rate Loans(Value):	24.10%	13.83%
% Interest Only loans (Value):	42.83%	8.29%
Weighted average mortgage interest:	5.19%	6.49%
Investment Loans:	25.54%	35.57%
Weighted Average Fixed Rate:		2.23%
Weighted Average Variable Rate:		7.17%
Outstanding Balance Distribution	<u>\$ % at Issue</u>	<u>Jul - 23</u>
≤ \$0	0.00%	-0.01%
> \$0 and ≤ \$100,000	2.10%	4.85%
> \$100,000 and ≤ \$150,000	2.24%	8.89%
> \$150,000 and ≤ \$200,000	7.63%	8.36%
> \$200,000 and ≤ \$250,000	9.48%	23.76%
> \$250,000 and ≤ \$300,000	9.84%	4.44%
> \$300,000 and ≤ \$350,000	12.21%	11.37%
> \$350,000 and ≤ \$400,000	9.05%	13.74%
> \$400,000 and ≤ \$450,000	12.71%	15.48%
> \$450,000 and ≤ \$500,000	4.80%	0.00%
> \$500,000 and ≤ \$550,000	5.24%	9.12%
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> \$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>Jul - 23</u>
<u>≤</u> 0%	0.00%	-0.01%
> 0% and ≤ 25%	0.85%	12.08%
> 25% and ≤ 30%	0.93%	4.15%
> 30% and ≤ 35%	1.50%	11.81%
$> 35\%$ and $\le 40\%$	1.12%	8.11%
$> 40\%$ and $\le 45\%$	3.32%	6.85%
$> 45\%$ and $\le 50\%$	2.42%	0.00%
$> 50\%$ and $\le 55\%$	3.57%	18.42%
$> 55\%$ and $\le 60\%$	3.19%	0.00%
$> 60\%$ and $\le 65\%$	11.67%	4.44%
$> 65\%$ and $\le 70\%$		17.32%
	20.01%	
> 70% and \leq 75%	11.88%	9.86%
$>75\%$ and $\leq 80\%$	24.60%	6.96%
$> 80\%$ and $\le 85\%$	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%
Total	100.00%	100.00%
Mortgage Insurance	<u>\$ % at Issue</u>	<u>Jul - 23</u>
Genworth	25.95%	20.95%
QBE	3.16%	7.99%
Total	29.11%	28.95%
Seasoning Analysis	<u>\$ % at Issue</u>	<u>Jul - 23</u>
> 3 mths and \leq 6 mths	2.30%	0.00%
> 6 mths and \leq 9 mths	0.70%	0.00%
9 mths and \leq 12 mths	1.37%	0.00%
> 12 mths and \leq 15 mths	1.70%	0.00%
> 15 mths and \leq 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 \leq 72 mths	2.41%	0.00%
> 72 mths and \leq 84 mths	0.45%	0.00%
> 84 mths and \leq 96 mths	1.36%	0.00%
$>$ 96 mths and \leq 108 mths	2.50%	0.00%
> 108 mths and < 120 mths		3,80%
	3.94%	
> 108 mths and ≤ 120 mths > 120 mths Total		3.80% 96.20% 100.00%
> 120 mths Total	3.94% 2.09% 100.00%	96.20% 100.00%
> 120 mths Total Geographic Distribution	3.94% 2.09% 100.00% \$ % at Issue	96.20% 100.00% <u>Jul - 23</u>
> 120 mths Total Geographic Distribution ACT - Metro	3.94% 2.09% 100.00% <u>\$ % at Issue</u> 0.00%	<u>96.20%</u> 100.00% <u>Jul - 23</u> 0.00%
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> 120 mths Total Geographic Distribution ACT - Metro Fotal ACT	3.94% 2.09% 100.00% \$ <u>\$ % at Issue</u> 0.00% 0.00%	96.20% 100.00% Jul - 23 0.00% 0.00%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city	3.94% 2.09% 100.00% \$ % at Issue 0.00% 0.00% 0.63%	<u>96.20%</u> 100.00% <u>Jul - 23</u> 0.00% 0.00% 0.00%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro	3.94% 2.09% 100.00% \$ % at Issue 0.00% 0.00% 0.63% 32.27%	<u>96.20%</u> <u>100.00%</u> <u>Jul - 23</u> 0.00% 0.00% 0.00% 32.31%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro	3.94% 2.09% 100.00% \$ % at Issue 0.00% 0.00% 0.63% 32.27% 11.21%	96.20% 100.00% Jul - 23 0.00% 0.00% 0.00% 32.31% 0.47%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro	3.94% 2.09% 100.00% \$ % at Issue 0.00% 0.00% 0.63% 32.27%	96.20% 100.00% Jul - 23 0.00% 0.00% 0.00% 32.31% 0.47%
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> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Metro NSW - Non metro Total NSW NT - Metro	3.94% 2.09% 100.00% \$ % at Issue 0.00% 0.00% 0.63% 32.27% 11.21% 44.11% 0.00%	96.20% 100.00% <u>Jul - 23</u> 0.00% 0.00% 0.00% 32.31% 0.47% 32.78%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro	3.94% 2.09% 100.00% 0.00% 0.00% 0.63% 32.27% 11.21% 44.11% 0.00% 0.00%	96.20% 100.00% Jul - 23 0.00% 0.00% 32.31% 0.47% 32.78% 0.00%
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 120 mths Total Geographic Distribution ACT - Metro Total ACT ASW - Inner city ASW - Non metro Total NSW AT - Metro AT - Non metro Total NT ALD - Inner city ALD - Inner city ALD - Non metro Total QLD A - Inner city A - Non metro Total SA TAS - Inner city TAS - Non metro Total SA TAS - Non metro Total TAS //C - Inner city //C - Inner city //C - Non metro Total TAS //C - Non metro Total TAS //C - Non metro Total VIC //A - Inner city //A - Metro //A - Inner city //A - Metro 	3.94% 2.09% 100.00% \$% at issue 0.00% 0.00% 0.63% 32.27% 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% 0.75% 5.31% 0.00% 0.33% 0.70% 1.03% 19.32% 0.78% 20.68%	96.20% 100.00% 100.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 13.28% 7.56% 20.84% 0.00% 11.19% 0.00% 11.19% 0.00% 0
 > 120 mths Total Geographic Distribution ACT - Metro Fotal ACT NSW - Inner city NSW - Metro NSW - Non metro Fotal NSW NT - Metro NT - Metro NT - Non metro Fotal NT QLD - Inner city QLD - Inner city QLD - Non metro Fotal QLD SA - Inner city SA - Non metro Fotal SA FAS - Inner city FAS - Inner city FAS - Inner city FAS - Inner city FAS - Non metro Fotal TAS //C - Inner city //C - Inner city //C - Inner city //C - Inner city //C - Non metro Fotal TAS //C - Non metro Fotal VIC //A - Inner city //A - Metro //A - Metro //A - Non metro 	3.94% 2.09% 100.00% \$\$% at Issue 0.00% 0.00% 0.63% 32.27% 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%	96.20% 100.00% 100.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 13.28% 7.56% 20.84% 0.00% 11.19% 0.00% 11.19% 0.00% 0
 > 120 mths Total Geographic Distribution ACT - Metro Fotal ACT NSW - Inner city NSW - Metro NSW - Non metro Fotal NSW NT - Metro NT - Metro NT - Non metro Fotal NT QLD - Inner city QLD - Inner city QLD - Metro QLD - Non metro Fotal QLD SA - Inner city SA - Metro SA - Metro SA - Non metro Fotal SA FAS - Inner city FAS - Inner city FAS - Metro FAS - Non metro Fotal TAS //C - Inner city //C - Inner city //C - Metro //C - Non metro Fotal VIC MA - Inner city MA - Non metro Fotal WA 	3.94% 2.09% 100.00% \$% at Issue 0.00% 0.00% 0.63% 32.27% 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% 0.75% 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%	96.20% 100.00% 100.00% 10.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 13.28% 7.56% 20.84% 0.00% 11.19% 0.00% 11.19% 0.00% 11.19% 0.00% 0
 2120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Metro Total NT QLD - Inner city QLD - Inner city QLD - Metro QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Non metro Total SA TAS - Non metro Total TAS //C - Inner city //C - Inner city //C - Non metro Total TAS //C - Non metro Total VIC NA - Inner city //A - Non metro Total TAS //C - Non metro Total VIC NA - Inner city //A - Metro //A - Metro<td>3.94% 2.09% 100.00% \$% at Issue 0.00% 0.00% 0.63% 32.27% 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% 0.00% 9.88%</td><td>96.20% 100.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 13.28% 7.56% 20.84% 0.00% 11.19% 0.00% 0.0%</td>	3.94% 2.09% 100.00% \$% at Issue 0.00% 0.00% 0.63% 32.27% 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% 0.00% 9.88%	96.20% 100.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 13.28% 7.56% 20.84% 0.00% 11.19% 0.00% 0.0%
 120 mths Total Geographic Distribution ACT - Metro Total ACT ASW - Inner city ASW - Metro ASW - Non metro Total NSW NT - Metro NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Non metro Total QLD AA - Inner city AA - Non metro Total SA TAS - Inner city TAS - Non metro Total SA TAS - Non metro Total TAS //C - Inner city //C - Inner city //C - Metro //C - Non metro Total VIC NA - Inner city NA - Non metro Total VIC NA - Non metro Total VIC 	3.94% 2.09% 100.00% \$% at Issue 0.00% 0.00% 0.63% 32.27% 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% 0.75% 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%	96.20% 100.00% <u>Jul - 23</u>

ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Aug-22	0.00%	0.00%	0.00%	0.00%
Sep-22	0.00%	0.00%	0.00%	0.00%
Oct-22	0.00%	0.00%	0.00%	0.00%
Nov-22	0.00%	0.00%	0.00%	0.00%
Dec-22	3.00%	0.00%	0.00%	3.00%
Jan-23	0.00%	3.19%	0.00%	3.19%
Feb-23	0.00%	0.00%	3.38%	3.38%
Mar-23	0.00%	0.00%	3.47%	3.47%
Apr-23	0.00%	0.00%	3.48%	3.48%
May-23	0.00%	0.00%	3.51%	3.51%
Jun-23	0.00%	0.00%	3.52%	3.52%
Jul-23	0.00%	0.00%	3.64%	3.64%
MORTGAGE SAFETY NET	<u>No of</u>	<u>Amount (\$)</u>		
Aug-22	-	-		
Sep-22	-	-		
Oct-22	-	-		

001-22		-
Nov-22	-	-
Dec-22	-	-
Jan-23	-	-
Feb-23	1	210,134.91
Mar-23	1	210,452.47
Apr-23	1	210,793.23
May-23	-	-
Jun-23	-	-
Jul-23	-	-

COVID-19 Hardship Mar-22 Apr-22 May-22 Jun-22 Jul-22 Aug-22 Sep-22 Oct-22	No of Accounts - - - - - - - -	<u>Amount (\$)</u> - - - - - - - - -		
PRINCIPAL LOSS Total	Gross Loss -	LMI claim (A\$) -	<u>LMI payment</u> (A\$) -	<u>Net loss</u> - -

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