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

Transaction Name: Closing Date: Maturity Date:

Note

CRD2 Pool Thursday, 20th March 2014 Saturday, 22th July 2045

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>Aug - 14</u>
Total pool size:	\$49,851,475.40	\$43,320,469.97
Total Number Of Loans (UnConsolidated):	266	243
Total number of loans (consolidating split loans):	151	138
Average loan Size:	\$330,142.22	\$313,916.45
Maximum loan size:	\$918,575.80	\$904,700.00
Total property value:	\$87,075,624.00	\$76,937,124.00
Number of Properties:	167	152
Average property value:	\$521,410.92	\$506,165.29
Average current LVR:	59.82%	58.66%
Average Term to Maturity (months):	310.30	304.62
Maximum Remaining Term to Maturity (months):	356.22	350.24
Weighted Average Seasoning (months):	37.10	40.02
Weighted Average Current LVR:	64.57%	64.73%
Weighted Average Term to Maturity (months):	317.17	313.82
% of pool with loans > \$500,000:	30.17%	26.56%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	95.00%	95.00%
% Fixed Rate Loans(Value):	25.89%	26.37%
% Interst Only loans (Value):	44.00%	41.97%
Weighted average mortgage interest:	5.37%	5.26%
Investment Loans:	31.32%	31.98%
Outstanding Balance Distribution	<u>\$ % at Issue</u>	<u>Aug - 14</u>
> \$0 and ≤ \$100,000	1.24%	1.88%
> \$100,000 and ≤ \$150,000	3.79%	3.28%
> \$150,000 and ≤ \$200,000	4.94%	4.80%
> \$200,000 and ≤ \$250,000	8.96%	11.81%
> \$250,000 and ≤ \$300,000	11.92%	10.59%
> \$300,000 and ≤ \$350,000	7.14%	11.48%
> \$350,000 and ≤ \$400,000	11.08%	7.78%
> \$400,000 and ≤ \$450,000	11.17%	7.76%
> \$450,000 and ≤ \$500,000	9.58%	14.06%
> \$500,000 and ≤ \$550,000	3.22%	3.61%
> \$550,000 and ≤ \$600,000	4.54%	3.89%
> \$600,000 and ≤ \$650,000	3.73%	2.90%
> \$650,000 and ≤ \$700,000	4.07%	4.63%
> \$700,000 and ≤ \$750,000	5.79%	0.00%
> \$750,000 and ≤ \$800,000	0.00%	3.50%
> \$800,000 and ≤ \$850,000	3.39%	3.87%
> \$850,000 and ≤ \$900,000	1.79%	2.06%
> \$900,000 and ≤ \$950,000	3.66%	2.09%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution	<u>\$ % at Issue</u>	<u>Aug - 14</u>
> 0% and ≤ 25%	7.28%	3.60%
> 25% and ≤ 30%	3.31%	1.03%
> 30% and ≤ 35%	5.30%	3.62%
> 35% and ≤ 40%	3.31%	2.22%
> 40% and ≤ 45%	4.64%	5.33%
> 45% and ≤ 50%	1.99%	0.33%
> 50% and ≤ 55%	11.26%	9.32%
> 55% and ≤ 60%	7.28%	9.84%
> 60% and ≤ 65%	6.62%	5.31%
> 65% and ≤ 70%	7.95%	11.03%
> 70% and ≤ 75%	12.58%	17.21%
> 75% and ≤ 80%	19.87%	20.82%
> 80% and ≤ 85%	1.99%	3.79%
> 85% and ≤ 90%	4.64%	4.94%
> 90% and ≤ 95%	1.99%	1.62%
Total	100.00%	100.00%

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Aug-14 0.00% 0.00% 0.00% 0.00% MORTGAGE SAFETY NET No of Accounts NIL Amount (\$) NIL NIL Vite MORTGAGE IN POSSESSION No of Accounts NIL Amount (\$) NIL Vite Vite MORTGAGE INSURANCE 2014 No. of claims Gross claim (A\$) Gross payment (A\$) LMI net loss	Jun-14	0.00%	0.00%	0.00%	0.00%
MORTGAGE SAFETY NET No of Accounts NIL Amount (\$) NIL MORTGAGE IN POSSESSION No of Accounts NIL Amount (\$) NIL MORTGAGE INSURANCE 2014 No. of claims Gross claim (A\$)	Jul-14				
NIL NIL MORTGAGE IN POSSESSION No of Accounts NIL Amount (\$) NIL MORTGAGE INSURANCE No. of claims Gross claim (A\$) Gross payment (A\$) LMI net loss 2014 - - - - -	Aug-14	0.00%	0.00%	0.00%	0.00%
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MORTGAGE IN POSSESSION No of Accounts NIL Amount (\$) NIL MORTGAGE INSURANCE No. of claims Gross claim (A\$) Gross payment (A\$) LMI net loss 2014 - - - - -	MORTGAGE SAFETY NET				
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MORTGAGE INSURANCE No. of claims Gross claim (A\$) Gross payment (A\$) LMI net loss 2014 -					
2014					
		No. of claims	Gross claim (A\$)	Gross payment (A\$)	LMI net loss
Total	2014	-	-	-	-