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

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

Note

Total

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.

	At Issue	Aug. 19												
COLLATERAL INFORMATION	<u>At Issue</u>	<u>Aug - 18</u>												
Total pool size:	\$49,851,475.40	\$14,533,034.77												
Total Number Of Loans (UnConsolidated):	266	89												
Total number of loans (consolidating split loans):	151	58												
Average loan Size:	\$330,142.22	\$250,569.57												
Maximum loan size: Total property value:	\$918,575.80	\$900,464.90												
Number of Properties:	\$87,075,624.00 167	\$30,854,213.00 62												
Average property value:	\$521,410.92	\$497,648.60												
Average current LVR:	59.82%	47.88%												
Average Term to Maturity (months):	310.30	260.24												
Maximum Remaining Term to Maturity (months):	356.22	302.20												
Weighted Average Seasoning (months):	37.10	83.18												
Weighted Average Current LVR:	64.57%	61.12%												
Weighted Average Term to Maturity (months):	317.17	275.44												
% of pool with loans > \$500,000: % of pool (amount) LoDoc Loans:	30.17%	30.67% 0.00%												
Maximum Current LVR:	0.00% 95.00%	94.92%												
% Fixed Rate Loans(Value):	25.89%	8.56%												
% Interst Only loans (Value):	44.00%	23.71%												
Weighted average mortgage interest:	5.37%	4.56%												
Investment Loans:	31.32%	30.89%												
Outstanding Balance Distribution	\$ % at Issue	<u>Aug - 18</u>												
> \$0 and ≤ \$100,000	1.24%	5.24%												
> \$100,000 and ≤ \$150,000	3.79%	3.45%												
> \$150,000 and ≤ \$200,000	4.94%	10.89%												
> \$200,000 and ≤ \$250,000	8.96%	16.85%												
> \$250,000 and ≤ \$300,000	11.92%	3.66%												
> \$300,000 and ≤ \$350,000 > \$350,000 and < \$400,000	7.14% 11.08%	6.74% 10.54%												
> \$350,000 and ≤ \$400,000 > \$400,000 and ≤ \$450,000	11.08%	8.60%												
> \$450,000 and ≤ \$500,000	9.58%	3.43%												
$>$ \$500,000 and \leq \$550,000	3.22%	7.48%												
> \$550,000 and ≤ \$600,000	4.54%	0.00%												
> \$600,000 and ≤ \$650,000	3.73%	0.00%												
> \$650,000 and ≤ \$700,000	4.07%	0.00%												
> \$700,000 and ≤ \$750,000	5.79%	0.00%												
> \$750,000 and ≤ \$800,000	0.00%	10.87%												
> \$800,000 and ≤ \$850,000	3.39%	0.00%												
> \$850,000 and ≤ \$900,000 > \$900,000 and ≤ \$950,000	1.79% 3.66%	6.13% 6.20%												
	5.00%	0.2078												
Total	100.00%	100.06%												
Total	100.00%	100.06%												
Outstanding Balance LVR Distribution	<u>\$ % at Issue</u>	<u>Aug - 18</u>												
Outstanding Balance LVR Distribution > 0% and ≤ 25%	<mark>\$ % at issue</mark> 7.28%	<u>Aug - 18</u> 5.33%												
Qutstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30%	<u>\$ % at Issue</u> 7.28% 3.31%	<u>Aug - 18</u> 5.33% 1.98%												
Outstanding Balance LVR Distribution> 0% and $\leq 25\%$ > 25% and $\leq 30\%$ > 30% and $\leq 35\%$	<u>\$ % at Issue</u> 7.28% 3.31% 5.30%	<u>Aug - 18</u> 5.33% 1.98% 3.77%												
Qutstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30%	<u>\$ % at Issue</u> 7.28% 3.31%	<u>Aug - 18</u> 5.33% 1.98%												
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Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45%	<u>\$ % at Issue</u> 7.28% 3.31% 5.30% 3.31% 4.64%	<u>Aug - 18</u> 5.33% 1.98% 3.77% 3.42% 2.98%												
Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 50% and ≤ 55% > 55% and ≤ 60%	<pre>\$ % at issue 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28%</pre>	<u>Aug - 18</u> 5.33% 1.98% 3.77% 3.42% 2.98% 5.44% 10.53% 11.07%												
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18 5.33% 1.98% 3.77% 3.42% 2.98% 5.44% 10.53% 11.07% 6.62% 10.01% 17.68% 5.21% 5.10% 7.65% 3.27% 0.00% 0.</td></tr> <tr><td>Outstanding Balance LVR Distribution> 0% and $\leq 25\%$> 25% and $\leq 25\%$> 33% and $\leq 35\%$> 35% and $\leq 40\%$> 40% and $\leq 45\%$> 45% and $\leq 50\%$> 50% and $\leq 55\%$> 55% and $\leq 60\%$> 60% and $\leq 65\%$> 65% and $\leq 70\%$> 70% and $\leq 75\%$> 75% and $\leq 80\%$> 85% and $\leq 55\%$> 95% and $\leq 85\%$> 95% and $\leq 85\%$> 90% and $\leq 95\%$> 90% and $\leq 95\%$> 90% and $\leq 95\%$> 90% and $\leq 95\%$> 95% and $\leq 100\%$TotalDescription of the second sec</td><td>\$% at Issue 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 0.00% 100.00% \$% at Issue 23.93% 3.51% 27.45% \$% at Issue 2.64% 0.99% 1.23% 0.05% 6.20% 13.99% 15.35% 20.83% 19.00% 4.89% 7.02% 2.02% 1.44%</td><td>Aug - 18 5.33% 1.98% 3.77% 3.42% 2.98% 5.44% 10.53% 11.07% 6.62% 10.01% 7.65% 3.27% 0.00% 100.06% 42.23% 0.00% 0.05% 0.105%</td></tr> <tr><td>Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 50% and ≤ 65% > 60% and ≤ 65% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 60% > 80% and ≤ 65% > 80% and ≤ 75% > 90% and ≤ 85% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Sessoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 10 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 13 mths > 13 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 40 mths<</td><td>\$% at Issue 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 4.64% 1.99% 4.64% 1.99% 0.00% 0.00% 0.00% 100.00% \$% at Issue 23.93% 3.51% 27.45% \$% at Issue 2.64% 0.99% 1.23% 0.05% 6.20% 1.39% 15.35% 20.83% 19.90% 4.89% 7.02% 2.02% 1.44%</td><td>Aug - 18 5.33% 1.98% 3.77% 3.42% 2.98% 5.44% 10.53% 11.07% 6.62% 10.01% 17.68% 5.21% 5.10% 7.65% 3.27% 0.00% 0.</td></tr>	Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 50% and ≤ 65% > 60% and ≤ 65% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 60% > 80% and ≤ 65% > 80% and ≤ 75% > 90% and ≤ 85% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Sessoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 10 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 13 mths > 13 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 40 mths<	\$% at Issue 7.28% 3.31% 5.30% 3.31% 4.64% 1.99% 11.26% 7.28% 6.62% 7.95% 12.58% 19.87% 1.99% 4.64% 1.99% 4.64% 1.99% 0.00% 0.00% 0.00% 100.00% \$% at Issue 23.93% 3.51% 27.45% \$% at Issue 2.64% 0.99% 1.23% 0.05% 6.20% 1.39% 15.35% 20.83% 19.90% 4.89% 7.02% 2.02% 1.44%	Aug - 18 5.33% 1.98% 3.77% 3.42% 2.98% 5.44% 10.53% 11.07% 6.62% 10.01% 17.68% 5.21% 5.10% 7.65% 3.27% 0.00% 0.	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100.00%

100.00%

Geographic Distribution ACT - Metro Total ACT		<mark>\$ % at Issue</mark> 4.84% 4.84%		<u>Aug - 18</u> 9.09% 9.09%	
NSW - Inner city NSW - Metro NSW - Non metro Total NSW	0.00% 31.14% 9.52% 40.66%				
NT - Metro NT - Non metro Total NT		0.00% 0.00% 0.00%			
QLD - Inner city QLD - Metro QLD - Non metro Total QLD		6.13% 11.19% 4.75% 22.07%			
SA - Inner city SA - Metro SA - Non metro Total SA		0.00% 11.56% 0.00% 11.56%			
TAS - Inner city TAS - Metro TAS - Non metro Total TAS	5.86% 11.50 0.00% 0.00 0.72% 0.66 0.37% 0.7 1.0% 1.33				
VIC - Inner city VIC - Metro VIC - Non metro Total VIC	0.00% 0.0 17.33% 14.8 3.59% 1.0				
WA - Inner city WA - Metro WA - Non metro Total WA	20.92% 15.86% 0.62% 0.00% 12.39% 17.00% 0.00% 0.00% 13.01% 17.00%				
Total Inner City Total Metro Total Non Metro Total	13.01% 0.62% 79.08% 20.30% 100.00%			6.13% 86.75% 7.12% 100.00%	
ARREARS \$ % (scheduled balance basis) Aug-16	<u>31-60</u> 0.00%	<u>61-90</u> 0.00%	<u>90+</u> 0.00%	<u>Total</u> 0.00%	
Sep-16	0.00%	0.00%	0.00%	0.00%	
Oct-16 Nov-16	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	
Dec-16	0.00%	0.00%	0.00%	0.00%	
Jan-17	0.00%	0.00%	0.00%	0.00%	
Feb-17 Mar-17	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	
Apr-17	0.00%	0.00%	0.00%	0.00%	
May-17	0.00%	0.00%	0.00%	0.00%	
Jun-17 Jul-17	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	
Aug-17	0.97%	0.00%	0.00%	0.97%	
Sep-17 Oct-17	0.24% 0.00%	0.00% 0.00%	1.03% 1.28%	1.27% 1.28%	
Nov-17	0.00%	0.00%	1.30%	1.30%	
Dec-17 Jan-18	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	
Feb-18	0.00%	0.00%	0.00%	0.00%	
Mar-18	0.00%	0.00%	0.00%	0.00%	
Apr-18 May-18	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	
Jun-18	0.00%	0.00%	0.00%	0.00%	
Jul-18 Aug-18	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	
MORTGAGE SAFETY NET	No of Accounts	Amount (¢)			
Jan-17	No of Accounts	<u>Amount (\$)</u>			
Feb-17 Mar-17	-	-			
Apr-17	-	-			
May-17	-	-			
Jun-17 Jul-17	-	-			
Aug-17	-	-			
Sep-17 Oct-17	2	238,143 239,068			
Nov-17	2	240,059			
Dec-17 Jan-18	-	-			
Feb-18	-	-			
Mar-18 Apr-18	-	-			
May-18	-	-			
Jun-18	-	-			
Jul-18 Aug-18	-	-			
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$) NIL			
PRINCIPAL LOSS	No. of loans	LMI claim (A\$)	LMI payment (A\$)	Net loss	
Total	-	-	-	-	