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

CRD2 Pool Friday, 28th November 2014 Transaction Name Closing Date: Maturity Date: Friday, 20th July 2046 Payment Date:

Business Day for Payments:
Determination Date & Ex-Interest Date:

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.

<u>COLLATERAL INFORMATION</u>	<u>At Issue</u>	<u>Sep - 17</u>
Total and size.	Ć40 700 420	Ć24 7E0 44C 22
Total pool size: Total Number Of Loans (UnConsolidated):	\$49,798,430 266	\$21,758,116.33 117
Total number of loans (consolidating split loans):	158	86
Average loan Size:	\$315,180	\$253,001.35
Maximum loan size:	\$946,374	\$646,385.22
Total property value:	\$78,656,604	\$40,779,853.00
Number of Properties:	170	88
Average property value:	\$462,686	\$463,407.42
Average current LVR: Average Term to Maturity (months):	64.33% 309	55.26% 275.64
Maximum Remaining Term to Maturity (months):	356	320.81
Weighted Average Seasoning (months):	37	71.22
Weighted Average Current LVR:	68.95%	62.03%
Weighted Average Term to Maturity (months):	318	283.24
% of pool with loans > \$500,000:	29.94% 0.00%	8.02%
% of pool (amount) LoDoc Loans: Maximum Current LVR:	90.86%	0.00% 90.00%
% Fixed Rate Loans(Value):	24.10%	12.78%
% Interst Only loans (Value):	42.83%	32.45%
Weighted average mortgage interest:	5.19%	4.60%
Investment Loans:	25.54%	27.93%
Outstanding Balance Distribution	\$ % at Issue	<u>Sep - 17</u>
≤\$0	0.00%	0.00%
> \$0 and ≤ \$100,000	2.10%	2.15%
> \$100,000 and ≤ \$150,000	2.24%	4.71%
> \$150,000 and ≤ \$200,000	7.63%	15.39%
> \$200,000 and ≤ \$250,000 > \$350,000 and ≤ \$300,000	9.48%	8.41% 13.71%
> \$250,000 and ≤ \$300,000 > \$300,000 and ≤ \$350,000	9.84% 12.21%	13.71% 7.41%
> \$350,000 and ≤ \$400,000	9.05%	10.40%
> \$400,000 and ≤ \$450,000	12.71%	21.22%
> \$450,000 and ≤ \$500,000	4.80%	8.58%
> \$500,000 and ≤ \$550,000	5.24%	2.34%
> \$550,000 and ≤ \$600,000	6.81%	2.70%
> \$600,000 and ≤ \$650,000	5.06%	2.97%
> \$650,000 and ≤ \$700,000 > \$700,000 and ≤ \$750,000	2.69% 1.41%	0.00% 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%
	100.009/	100.00%
Total	100.00%	100.00%
Total		
Total Outstanding Balance LVR Distribution	<u>\$ % at Issue</u>	<u>Sep - 17</u>
Total Outstanding Balance LVR Distribution ≤ 0%	<u>\$ % at issue</u> 0.00%	<u>Sep - 17</u> 0.00%
Total Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25%	\$ % at issue 0.00% 0.85%	Sep - 17 0.00% 1.69%
Total Outstanding Balance LVR Distribution ≤ 0%	\$ % at issue 0.00% 0.85% 0.93%	Sep - 17 0.00% 1.69% 1.43%
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Total Dutstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 60% > 60% and ≤ 65% > 85% and ≤ 75% > 70% and ≤ 75% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 60% > 80% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 10 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths > 15 mths and ≤ 24 mths > 18 mths and ≤ 24 mths	\$\frac{\\$\\$\ \text{at issue}}{0.00\%}\$ 0.00\% 0.85\% 0.93\% 1.50\% 1.12\% 3.32\% 2.42\% 3.57\% 3.19\% 11.67\% 20.01\% 11.88\% 24.60\% 5.52\% 7.01\% 2.40\% 0.00\% 100.00\% \$\frac{\\$\\$\ \text{at issue}}{25.95\%}\$ 3.16\% 29.11\% \$\frac{\\$\\$\\$\ \text{at issue}}{29.11\%}\$ \$\frac{\\$\\$\\$\ \text{at issue}}{30\%}\$ 0.70\% 1.37\% 1.70\% 7.92\% 15.54\% 11.31\%	\$ep - 17 0.00% 1.69% 1.43% 5.50% 3.21% 5.66% 8.36% 3.56% 10.30% 12.84% 16.64% 8.65% 9.44% 0.00% 0.00% 0.00% \$ep - 17 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Dutstanding Balance LVR Distribution	\$\frac{\\$ \text{at issue}}{0.00\%}\$ 0.05\% 0.85\% 0.93\% 1.50\% 1.12\% 3.32\% 2.42\% 3.57\% 3.19\% 11.67\% 20.01\% 11.88\% 24.60\% 5.52\% 7.01\% 2.40\% 0.00\% 100.00\% \$\frac{\\$ \text{at issue}}{\\$ \text{25.95\%}}\$ 3.16\% 29.11\% \$\frac{\\$ \text{3t issue}}{\\$ \text{230\%}}\$ 0.70\% 1.37\% 1.70\% 7.92\% 1.5.54\% 11.31\% 32.40\%	\$ep - 17 0.00% 1.69% 1.43% 5.50% 3.21% 5.66% 8.36% 3.56% 10.30% 12.84% 16.64% 8.65% 9.44% 0.00% 0.00% 0.00% \$ep - 17 22.51% 4.34% 26.85% \$ep - 17 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Total Dutstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 60% > 60% and ≤ 65% > 85% and ≤ 75% > 70% and ≤ 75% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 60% > 80% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 10 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths > 15 mths and ≤ 24 mths > 18 mths and ≤ 24 mths	\$\frac{\\$\\$\ \text{at issue}}{0.00\%}\$ 0.00\% 0.85\% 0.93\% 1.50\% 1.12\% 3.32\% 2.42\% 3.57\% 3.19\% 11.67\% 20.01\% 11.88\% 24.60\% 5.52\% 7.01\% 2.40\% 0.00\% 100.00\% \$\frac{\\$\\$\ \text{at issue}}{25.95\%}\$ 3.16\% 29.11\% \$\frac{\\$\\$\\$\ \text{at issue}}{29.11\%}\$ \$\frac{\\$\\$\\$\ \text{at issue}}{30\%}\$ 0.70\% 1.37\% 1.70\% 7.92\% 15.54\% 11.31\%	\$ep - 17 0.00% 1.69% 1.43% 5.50% 3.21% 5.66% 8.36% 3.56% 10.30% 12.84% 16.64% 8.65% 9.44% 0.00% 0.00% 0.00% \$ep - 17 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Dutstanding Balance LVR Distribution	\$\frac{\squares}{\squares}\$ at issue 0.00% 0.85% 0.93% 1.50% 1.12% 3.32% 2.42% 3.57% 3.19% 11.67% 20.01% 11.88% 24.60% 5.52% 7.01% 2.40% 0.00% 100.00% \$\frac{\squares}{\squares}\$ at issue 25.95% 3.16% 29.11% \$\frac{\squares}{\squares}\$ at issue 2.30% 0.70% 1.37% 1.37% 1.70% 7.92% 1.5.54% 11.31% 32.40% 11.22% 2.78% 2.41%	\$\frac{\sep - 17}{0.00\%}\$ 1.69\% 1.43\% 5.50\% 3.21\% 5.66\% 8.36\% 3.56\% 10.30\% 12.84\% 16.64\% 8.65\% 9.44\% 1.93\% 0.00\% 0.00\% 0.00\% \$\frac{\sep - 17}{22.51\%}\$ 22.51\% 4.34\% 26.85\% \$\frac{\sep - 17}{0.00\%}\$ 0.00\%
Total Dutstanding Balance LVR Distribution	\$\frac{\\$\\$ at issue}{0.00\%}\$ 0.85\% 0.93\% 1.50\% 1.12\% 3.32\% 2.42\% 3.57\% 3.19\% 11.67\% 20.01\% 11.88\% 24.60\% 5.52\% 7.01\% 2.40\% 0.00\% 100.00\% \$\frac{\\$\\$\\$\ at issue}{2}\$ 25.95\% 3.16\% 29.11\% \$\frac{\\$\\$\\$\\$\ at issue}{1}\$ 23.0\% 0.70\% 1.37\% 1.70\% 7.92\% 15.54\% 11.31\% 32.40\% 11.22\% 2.78\% 2.41\% 0.45\%	\$\frac{\sep - 17}{0.00\%}\$ 1.69\% 1.43\% 5.50\% 3.21\% 5.66\% 8.36\% 3.56\% 10.30\% 12.84\% 16.64\% 8.65\% 9.44\% 1.93\% 0.00\% 0.00\% 0.00\% 2.251\% 4.34\% 26.85\% \$\frac{\sep - 17}{2.251\%}\$ 0.00\%
Dutstanding Balance LVR Distribution	\$\frac{\sue}{\sue}\$ \$0.00\% \$0.85\% \$0.93\% \$1.50\% \$1.12\% \$3.32\% \$2.42\% \$3.57\% \$3.19\% \$11.67\% \$20.01\% \$11.88\% \$24.60\% \$5.52\% \$7.01\% \$2.40\% \$0.00\% \$100.00\% \$\frac{\sue}{\sue}\$ \$25.95\% \$3.16\% \$29.11\% \$\frac{\sue}{\sue}\$ \$29.11\% \$\frac{\sue}{\sue}\$ \$29.11\% \$\frac{\sue}{\sue}\$ \$1.37\% \$1.70\% \$7.92\% \$1.31\% \$32.40\% \$11.31\% \$32.40\% \$11.22\% \$2.78\% \$2.41\% \$0.45\% \$1.36\%	\$ep - 17 0.00% 1.69% 1.43% 5.50% 3.21% 5.66% 8.36% 3.56% 10.30% 12.84% 16.64% 8.65% 9.44% 0.00% 0.00% 100.00% 100.00% \$ep - 17 0.00%
Dutstanding Balance LVR Distribution	\$\frac{\squares}{\squares}\$ at issue 0.00% 0.85% 0.93% 1.50% 1.12% 3.32% 2.42% 3.57% 3.19% 11.67% 20.01% 11.88% 24.60% 5.52% 7.01% 2.40% 0.00% 100.00% \$\frac{\squares}{\squares}\$ at issue 25.95% 3.16% 29.11% \$\frac{\squares}{\squares}\$ at issue 2.30% 0.70% 1.37% 1.37% 1.70% 7.92% 1.5.54% 11.31% 32.40% 11.22% 2.78% 2.41% 0.45% 1.36% 2.25%	\$ep - 17 0.00% 1.69% 1.43% 5.50% 3.21% 5.66% 8.36% 3.56% 10.30% 12.84% 16.64% 8.65% 9.44% 0.00% 0.00% 0.00% 0.00% \$ep - 17 22.51% 4.34% 26.85% \$ep - 17 0.00%
Total Dutstanding Balance LVR Distribution	\$\frac{\\$\} \text{at issue}\$ 0.00% 0.85% 0.93% 1.50% 1.12% 3.32% 2.42% 3.57% 3.19% 11.67% 20.01% 11.88% 24.60% 5.52% 7.01% 2.40% 0.00% 100.00% \$\frac{\\$\} \text{at issue}\$ 25.95% 3.16% 29.11% \$\frac{\\$\} \text{at issue}\$ 25.95% 3.16% 29.11% \$\frac{\\$\} \text{at issue}\$ 25.95% 4.37% 1.70% 7.92% 1.55% 11.31% 32.40% 11.22% 2.78% 2.41% 0.45% 1.36% 2.50% 3.94%	\$\frac{\sep - 17}{0.00\%}\$ 1.69\% 1.69\% 1.43\% 5.50\% 3.21\% 5.66\% 8.36\% 3.56\% 10.30\% 12.84\% 16.64\% 10.78\% 0.00\% 0.00\% 0.00\% 10.00\% 2\frac{\sep - 17}{22.51\%} 4.34\% 26.85\% \$\frac{\sep - 17}{0.00\%} 0.00\%
Dutstanding Balance LVR Distribution	\$\frac{\squares}{\squares}\$ at issue 0.00% 0.85% 0.93% 1.50% 1.12% 3.32% 2.42% 3.57% 3.19% 11.67% 20.01% 11.88% 24.60% 5.52% 7.01% 2.40% 0.00% 100.00% \$\frac{\squares}{\squares}\$ at issue 25.95% 3.16% 29.11% \$\frac{\squares}{\squares}\$ at issue 2.30% 0.70% 1.37% 1.37% 1.70% 7.92% 1.5.54% 11.31% 32.40% 11.22% 2.78% 2.41% 0.45% 1.36% 2.25%	\$ep - 17 0.00% 1.69% 1.43% 5.50% 3.21% 5.66% 8.36% 3.56% 10.30% 12.84% 16.64% 8.65% 9.44% 1.93% 10.78% 0.00% 0.00% 0.00% \$\frac{\text{Sep} - 17}{22.51\text{5}} 4.34\text{4} 26.85\text{5} \$\frac{\text{Sep} - 17}{20.00\text{5}} 0.00\text{6} 0.53\text{6}

Geographic Distribution ACT - Metro Total ACT		\$ % at Issue 0.00% 0.00%		<u>Sep - 17</u> 0.00% 0.00%
NSW - Inner city NSW - Metro		0.63% 32.27%		0.00% 22.64%
NSW - Non metro Total NSW		11.21% 44.11%		8.68% 31.32%
NT - Metro NT - Non metro		0.00% 0.00%		0.00% 0.00%
Total NT		0.00%		0.00%
QLD - Inner city QLD - Metro		0.84% 8.51%		1.82% 11.77%
QLD - Non metro Total QLD		9.63% 18.98%		12.31% 25.90%
SA - Inner city SA - Metro		0.00% 4.56%		0.00% 6.16%
SA - Non metro Total SA		0.75% 5.31%		0.87% 7.04%
TAS - Inner city TAS - Metro		0.00% 0.33%		0.00% 0.70%
TAS - Non metro Total TAS		0.70% 1.03%		0.00% 0.70%
VIC - Inner city		0.58%		1.33%
VIC - Metro VIC - Non metro		19.32% 0.78%		21.06% 1.46%
Total VIC		20.68%		23.85%
WA - Inner city WA - Metro		1.12% 8.76%		0.00% 11.19%
WA - Non metro Total WA		0.00% 9.88%		0.00% 11.19%
Total Inner City Total Metro		3.17% 73.76%		3.15% 73.53%
Total Non Metro Total		23.07% 100.00%		23.32% 100.00%
ARREARS \$ % (scheduled balance basis) Apr-16	<u>31-60</u> 0.00%	61-90 0.00%	90+ 0.00%	<u>Total</u> 0.00%
May-16	0.00%	0.00%	0.00%	0.00%
Jun-16 Jul-16	1.10% 0.54%	0.00% 0.61%	0.00% 0.00%	1.10% 1.15%
Aug-16 Sep-16	0.54% 0.55%	0.00% 0.00%	0.62% 0.63%	1.16% 1.19%
Oct-16	0.26%	0.64%	0.00%	0.90%
Nov-16 Dec-16	0.90% 1.66%	0.27% 0.27%	0.66% 0.68%	1.83% 2.61%
Jan-17	0.00%	0.28%	0.72%	1.00%
Feb-17 Mar-17	0.00% 0.00%	0.29% 0.00%	0.74% 0.74%	1.03% 0.74%
Apr-17	0.00%	0.00%	0.75%	0.75%
May-17	0.00%	0.00%	0.76%	0.76%
Jun-17 Jul-17	0.00% 0.00%	0.00% 0.00%	0.81% 0.00%	0.81% 0.00%
Aug-17	0.00%	0.00%	0.00%	0.00%
Sep-17 MORTGAGE SAFETY NET	0.00% No of Accounts	0.00% Amount (\$)	0.00%	0.00%
Apr-16	-	-		
May-16 Jun-16	1 2	170,345 363,576		
Jul-16	2	364,481		
Aug-16 Sep-16	2 2	364,942 364,337		
Oct-16	2	271,860		
Nov-16	1	78,755		
Dec-16 Jan-17	1	78,755 78,047		
Feb-17	1	77,611		
Mar-17 Apr-17	-	-		
May-17	-	-		
Jun-17 Jul-17	-	-		
Aug-17	-	-		
Sep-17	-	-		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
PRINCIPAL LOSS 2017	No. of loans	LMI claim (A\$)	LMI payment (A\$)	Net loss -
Total	-	-	-	-