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

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 Limited 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>Oct - 18</u>
Total pool size:	\$49,851,475.40	\$13,801,043.77
Total Number Of Loans (UnConsolidated):	266	86
Total number of loans (consolidating split loans):	151	56
Average loan Size:	\$330,142.22	\$246,447.21
Maximum loan size:	\$918,575.80	\$892,323.01
Total property value:	\$87,075,624.00	\$29,636,713.00
Number of Properties:	167	59
Average property value:	\$521,410.92	\$502,317.17
Average current LVR:	59.82%	47.15%
Average Term to Maturity (months):	310.30	257.29
Maximum Remaining Term to Maturity (months):	356.22	300.20
Weighted Average Seasoning (months):	37.10	85.53
Weighted Average Current LVR:	64.57%	61.44%
Weighted Average Term to Maturity (months):	317.17	273.01
% of pool with loans > \$500,000:	30.17%	28.20%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	95.00%	94.92%
% Fixed Rate Loans(Value):	25.89%	9.00%
% Interst Only loans (Value):	44.00%	18.53%
Weighted average mortgage interest:	5.37%	4.54%
Investment Loans:	31.32%	31.64%
Outstanding Balance Distribution	<u>\$ % at Issue</u>	<u>Oct - 18</u>
> \$0 and \leq \$100,000	1.24%	4.46%
> \$100,000 and ≤ \$150,000	3.79%	3.78%
> \$150,000 and ≤ \$200,000	4.94%	11.38%
> \$200,000 and ≤ \$250,000	8.96%	17.62%
> \$250,000 and ≤ \$300,000	11.92%	3.85%
> \$300,000 and ≤ \$350,000	7.14%	7.07%
> \$350,000 and ≤ \$400,000	11.08%	11.04%
> \$400,000 and ≤ \$450,000	11.17%	9.05%
> \$450,000 and ≤ \$500,000	9.58%	3.62%
> \$500,000 and ≤ \$550,000	3.22%	3.87%
> \$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%	11.41%
> \$800,000 and ≤ \$850,000	3.39%	0.00%
> \$850,000 and ≤ \$900,000	1.79%	12.92%
> \$900,000 and ≤ \$950,000	3.66%	0.00%
Total	100.00%	100.08%

Outstanding Balance LVR Distribution > 0% and < 25%	¢ % at lanua	
> 0% and ≤ 25%	<u>\$ % at Issue</u>	<u>Oct - 18</u>
	7.28%	5.00%
> 25% and ≤ 30%	3.31%	3.01%
> 30% and ≤ 35%	5.30%	3.31%
> 35% and ≤ 40%	3.31%	3.56%
> 40% and ≤ 45%	4.64%	3.12%
> 45% and ≤ 50%	1.99%	5.70%
> 50% and ≤ 55%	11.26%	7.12%
> 55% and ≤ 60%	7.28%	11.63%
> 60% and ≤ 65%	6.62%	6.94%
> 65% and ≤ 70%	7.95%	19.75%
> 70% and ≤ 75%	12.58%	8.59%
> 75% and ≤ 80%	19.87%	9.35%
> 80% and ≤ 85%	1.99%	1.50%
> 85% and ≤ 90%	4.64%	8.04%
> 90% and ≤ 95%	1.99%	3.44%
> 95% and ≤ 100%	0.00%	0.00%
Total	100.00%	100.08%
Mortgage Insurance	\$ % at Issue	<u>Oct - 18</u>
Genworth	23.93%	23.67%
QBE	3.51%	0.01%
Total	27.45%	26.91%
Seasoning Analysis	<u>\$ % at Issue</u>	<u>Oct - 18</u>
> 3 mths and \leq 6 mths	<u>2.64%</u>	0.00%
> 6 mths and \leq 9 mths	0.99%	0.00%
> 9 mths and \leq 12 mths		
	1.23%	0.00%
> 12 mths and \leq 15 mths	0.05%	0.00%
> 15 mths and \leq 18 mths	6.20%	0.00%
> 18 mths and \leq 21 mths	13.99%	0.00%
> 21 mths and \leq 24 mths	15.35%	0.00%
> 24 mths and \leq 36 mths	20.83%	0.00%
> 36 mths and \leq 48 mths	19.00%	0.00%
> 48 mths and \leq 60 mths	4.89%	0.00%
> 60 mths and \leq 72 mths	7.02%	10.97%
> 72 mths and \leq 84 mths	2.02%	48.71%
> 84 mths and \leq 96 mths	1.44%	20.19%
> 96 mths and \leq 108 mths	1.57%	10.84%
> 108 mths and \leq 120 mths	0.00%	1.14%
	0.0070	
> 120 mths	2.78%	8.15%
> 120 mths Total	2.78% 100.00%	<u>8.15%</u> 100.00%
> 120 mths Total Geographic Distribution	2.78% 100.00% \$ % at Issue	8.15% 100.00% <u>Oct - 18</u>
> 120 mths Total Geographic Distribution ACT - Metro	<u>2.78%</u> 100.00% <u>\$ % at Issue</u> 4.84%	8.15% 100.00% <u>Oct - 18</u> 5.56%
> 120 mths Total Geographic Distribution	2.78% 100.00% \$ % at Issue	8.15% 100.00% <u>Oct - 18</u>
> 120 mths Total Geographic Distribution ACT - Metro Total ACT	2.78% 100.00% <u>\$ % at Issue</u> 4.84% 4.84%	8.15% 100.00% <u>Oct - 18</u> 5.56% 5.56%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city	2.78% 100.00% \$ % at Issue 4.84% 4.84% 0.00%	8.15% 100.00% <u>Oct - 18</u> 5.56% 5.56% 0.00%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro	2.78% 100.00% \$ % at issue 4.84% 4.84% 0.00% 31.14%	8.15% 100.00% <u>Oct - 18</u> 5.56% 5.56% 0.00% 23.21%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Inner city NSW - Metro NSW - Non metro	2.78% 100.00% \$% at issue 4.84% 4.84% 0.00% 31.14% 9.52%	8.15% 100.00% <u>Oct - 18</u> 5.56% 5.56% 0.00% 23.21% 0.00%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro	2.78% 100.00% \$ % at issue 4.84% 4.84% 0.00% 31.14%	8.15% 100.00% <u>Oct - 18</u> 5.56% 5.56% 0.00% 23.21%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW	2.78% 100.00% <u>\$ % at Issue</u> 4.84% 4.84% 0.00% 31.14% 9.52% 40.66%	8.15% 100.00% <u>Oct - 18</u> 5.56% 5.56% 0.00% 23.21% 0.00% 23.21%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Netro NSW - Non metro Total NSW NT - Metro	2.78% 100.00% \$ % at Issue 4.84% 4.84% 0.00% 31.14% 9.52% 40.66% 0.00%	8.15% 100.00% <u>Oct - 18</u> 5.56% 5.56% 0.00% 23.21% 0.00% 23.21% 0.00%
> 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 - Metro NT - Non metro	2.78% 100.00% \$ % at Issue 4.84% 4.84% 0.00% 31.14% 9.52% 40.66% 0.00% 0.00%	8.15% 100.00% <u>Oct - 18</u> 5.56% 5.56% 0.00% 23.21% 0.00% 23.21% 0.00% 0.00%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Netro NSW - Non metro Total NSW NT - Metro	2.78% 100.00% \$ % at Issue 4.84% 4.84% 0.00% 31.14% 9.52% 40.66% 0.00%	8.15% 100.00% <u>Oct - 18</u> 5.56% 5.56% 0.00% 23.21% 0.00% 23.21%
> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT	2.78% 100.00% <u>\$ % at Issue</u> 4.84% 4.84% 0.00% 31.14% 9.52% 40.66% 0.00% 0.00% 0.00%	8.15% 100.00% <u>Oct - 18</u> 5.56% 5.56% 0.00% 23.21% 0.00% 23.21% 0.00% 0.00%
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> 120 mths Total Geographic Distribution ACT - Metro Total ACT NSW - Inner city NSW - Non metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Inner city QLD - Metro	2.78% 100.00% <u>\$ % at Issue</u> 4.84% 4.84% 0.00% 31.14% 9.52% 40.66% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	8.15% 100.00% Oct - 18 5.56% 5.56% 0.00% 23.21% 0.00% 23.21% 0.00% 0.00% 0.00% 0.00% 6.46% 11.73%
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ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Nov-17	0.00%	0.00%	1.30%	1.30%
Dec-17	0.00%	0.00%	0.00%	0.00%
Jan-18	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	0.00%	0.00%	0.00%	0.00%
May-18	0.00%	0.00%	0.00%	0.00%
Jun-18	0.00%	0.00%	0.00%	0.00%
Jul-18	0.00%	0.00%	0.00%	0.00%
Aug-18	0.00%	0.00%	0.00%	0.00%
Sep-17	0.00%	0.00%	0.00%	0.00%
Oct-17	0.00%	0.00%	0.00%	0.00%
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
Oct-17	2	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	-	-		
Sep-18	-	-		
Oct-18				
MORTGAGE IN POSSESSION	No of Accounts	<u>Amount (\$)</u>		
	NIL	NIL		
PRINCIPAL LOSS	No. of loans	LMI claim (A\$)	LMI payment (A\$)	Net loss