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: CRD2 Pool Friday, 28th November 2014 Friday, 20th July 2046

AMP Bank Limited will retain on an ongoing basis a net economic interest in

COLLATERAL INFORMATION	At Issue	Dec - 15
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Total pool size:	\$49,798,430	\$37,115,786.58
Total Number Of Loans (UnConsolidated):	266	181
Total number of loans (consolidating split loans):	158	125
Average loan Size:	\$315,180	\$296,926.29
Maximum loan size:	\$946,374	\$887,825.27
Total property value:	\$78,656,604	\$61,528,688.00
Number of Properties:	170	134
Average property value:	\$462,686	\$459,169.31
Average current LVR:	64.33%	61.95%
Average Term to Maturity (months):	309	294.81 341.82
Maximum Remaining Term to Maturity (months):	356 37	5 11.02
Weighted Average Seasoning (months):	68.95%	49.93 66.92%
Weighted Average Current LVR: Weighted Average Term to Maturity (months):	318	303.63
% of pool with loans > \$500,000:	29.94%	23.65%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	90.86%	90.37%
% Fixed Rate Loans(Value):	24.10%	18.88%
% Interst Only loans (Value):	42.83%	43.14%
Weighted average mortgage interest:	5.19%	4.86%
Investment Loans:	25.54%	25.14%
Outstanding Balance Distribution	\$ % at Issue	Dec - 15
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	2.10%	2.13%
> \$100,000 and ≤ \$150,000	2.24%	2.20%
> \$150,000 and ≤ \$200,000	7.63%	11.13%
> \$200,000 and ≤ \$250,000	9.48%	10.52%
> \$250,000 and ≤ \$300,000	9.84%	12.69%
> \$300,000 and ≤ \$350,000	12.21%	7.92%
> \$350,000 and ≤ \$400,000	9.05%	10.94%
> \$400,000 and ≤ \$450,000	12.71%	12.43%
> \$450,000 and ≤ \$500,000	4.80%	6.38%
> \$500,000 and ≤ \$550,000	5.24%	4.27%
> \$550,000 and ≤ \$600,000	6.81%	1.52%
> \$600,000 and ≤ \$650,000	5.06%	5.02%
> \$650,000 and ≤ \$700,000	2.69%	1.82%
> \$700,000 and ≤ \$750,000	1.41%	1.94%
> \$750,000 and ≤ \$800,000	1.58%	2.13%
> \$800,000 and ≤ \$850,000	1.64%	2.24%
> \$850,000 and ≤ \$900,000	1.73%	4.71%
> \$900,000 and ≤ \$950,000	3.78%	0.00% 100.00%
Total	100.00%	100.00%
Outstanding Balance LVR Distribution	\$ % at Issue	Dec - 15
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	0.85%	1.02%
> 25% and ≤ 30%	0.93%	0.00%
> 30% and ≤ 35%	1.50%	4.00%
> 35% and ≤ 40%	1.12%	1.79%
> 40% and ≤ 45%	3.32%	1.83%
> 45% and ≤ 50%	2.42%	5.67%
> 50% and ≤ 55%	3.57%	5.40%
> 55% and ≤ 60%	3.19%	4.79%
> 60% and ≤ 65%	11.67%	10.81%
> 65% and ≤ 70%	20.01%	22.30%
> 70% and ≤ 75%	11.88%	11.75%
> 75% and ≤ 80%	24.60%	15.33%
> 80% and ≤ 85%	5.52%	5.44%
> 85% and ≤ 90%	7.01%	8.38%
> 90% and ≤ 95%	2.40%	1.52%
> 95% and ≤ 100%	0.00%	0.00%
Total	100.00%	100.00%

Mortgage Insurance	\$ % at Issue	<u>Dec - 15</u>
Genworth	25.95%	22.16%
QBE	3.16%	2.92%
Total	29.11%	25.08%

2 mmts and 5 mmts	Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 May-15 Jun-15 Jun-15 Jun-15 Jul-15 Sep-15 Oct-15 Nov-15 Dec-15 MORTGAGE IN POSSESSION MORTGAGE INSURANCE 2014	2		payment (A\$)	_
- 3 mths and 5 0 mths	Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 May-15 Jun-15 Jun-15 Jul-15 Oct-15 Nov-15 Dec-15 MORTGAGE IN POSSESSION	2		payment	<u>LMI net loss</u>
S anthe and 5 G meths	Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 May-15 Jul-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15	2		Green	Modeles
- 3 miths and 5 emiths	Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 May-15 Jul-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15	2 - - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -		
> 3 mbts and 5 6 mbts	Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 May-15 Jul-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15	2	-		
3 mbts and 5 mbts	Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 May-15 Jul-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15	- -	-		
> 3 mbts and 5 mbts	Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 May-15 Jul-15 Jul-15 Aug-15 Sep-15 Oct-15	- -	-		
> 3 mbs and 5 e mbs	Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 May-15 Jun-15 Jun-15 Aug-15 Aug-15	- -	-		
3 mbts and 5 mbts 2,30%	Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 May-15 Jun-15 Jul-15	- -	-		
> 3 mbms and ≤ 6 mbms	Dec-14 Jan-15 Feb-15 Mar-15 Apr-15 May-15	- -	-		
> 3 mbts and s 6 mbts	Dec-14 Jan-15 Feb-15 Mar-15 Apr-15		-		
> 3 mits and \$ 6 mits	Dec-14 Jan-15 Feb-15		463,860		
> 3 mits and 5 6 mits	Dec-14				
\$ 3 mths and \$ 6 mths		-	-		
3 mths and ≤ 6 mths			_		
> 3 mths and ≤ 6 mths		No of	Amount (\$)		
3 mths and ≤ 6 mths					
3 mths and ≤ 6 mths	Oct-15	0.00%	0.00%	0.00%	0.00%
3 mths and ≤ 6 mths					
2 a mits and ≤ 6 mits	Jul-15	0.00%	0.00%	0.00%	0.00%
3 miths and ≤ 6 miths					
2 a miths and s 6 miths	Apr-15	1.06%	0.00%	0.00%	1.06%
2 a mths and 5 6 mths					
> 3 mths and ≤ 6 mths	Jan-15	0.00%	0.00%	0.00%	
> a mths and ≤ 6 mths	Dec-14	0.00%	0.00%	0.00%	0.00%
> 3 mths and s 6 mths	ARREARS \$ % (scheduled balance basis)	31-60	61-90	90+	Total
> 3 mths and ≤ 6 mths					
> 3 mths and ≤ 6 mths	Total Metro		73.76%		74.96%
> 3 mths and ≤ 6 mths	Total Inner City		3.17%		1.88%
> a mths and ≤ 6 mths > 6 mths and ≤ 9 mths					
> 3 mths and ≤ 6 mths					
> a mths and ≤ 6 mths					
> a mths and ≤ 6 mths > 6 mths and ≤ 9 mths ○ 70 mths and ≤ 12 mths > 9 mths and ≤ 12 mths > 1.37% ○ 0.009 > 12 mths and ≤ 12 mths 1 1.37% ○ 0.009 > 15 mths and ≤ 12 mths 1 1.70% ○ 0.009 > 15 mths and ≤ 12 mths 1 5.44% □ 3.027 ≥ 18 mths and ≤ 21 mths □ 15.44% □ 3.027 ≥ 18 mths and ≤ 24 mths □ 1.31% □ 1.91% ≥ 14 mths and ≤ 24 mths □ 24 mths □ 36 mths and ≤ 36 mths □ 32.40% □ 28.72% ≥ 36 mths and ≤ 36 mths □ 32.40% □ 28.72% ≥ 36 mths and ≤ 60 mths □ 4.78% □ 9.15% ≥ 48 mths and ≤ 60 mths □ 2.78% □ 9.15% ≥ 72 mths and ≤ 84 mths □ 0.45% □ 2.278% □ 9.15% ≥ 72 mths and ≤ 84 mths □ 0.45% □ 2.63% ≥ 96 mths and ≤ 108 mths □ 1.36% □ 4.98% □ 96 mths and ≤ 120 mths □ 1.36% □ 0.09% □ 100.00	Total VIC		20.68%		22.07%
> 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 9 mths and ≤ 12 mths > 137% 0.00% > 9 mths and ≤ 12 mths 1 137% 0.00% > 12 mths and ≤ 15 mths 1,70% 0.00% 1 5 mths and ≤ 18 mths 7,92% 0.00% 1 5 mths and ≤ 21 mths 1 5,54% 3.02% 2 1 mths and ≤ 21 mths 1 131% 1 91% 2 14 mths and ≤ 24 mths 1 131% 1 91% 2 24 mths and ≤ 60 mths 2 48 mths and ≤ 60 mths 2 50 mths and ≤ 72 mths 2 41% 2 527% 2 50 mths and ≤ 10 mths 2 4 mths and ≤ 96 mths 3 4 mths 3 4 mths and ≤ 96 mths 3 4 mths 2 50 mths and ≤ 108 mths 2 50 mths and ≤ 108 mths 2 50 mths and ≤ 120 mths 2 100 mths 3 94% 5 54% 5 105 mths and ≤ 100 mths 5 10	VIC - Non metro		0.78%		0.87%
2 a mths and ≤ 6 mths					
> 3 mths and ≤ 6 mths					
> a mths and ≤ 6 mths					
2 mths and ≤ 6 mths	TAS - Metro		0.33%		0.459
23 mths and ≤ 6 mths	TAS - Inner city		0.00%		0.009
> 3 mths and ≤ 6 mths					
> 3 mths and ≤ 6 mths					
> 3 mths and ≤ 6 mths					
> 3 mths and ≤ 6 mths	Total QLD		18.98%		20.579
> 3 mths and ≤ 6 mths	QLD - Non metro		9.63%		9.769
> 3 mths and ≤ 6 mths	QLD - Metro		8.51%		9.71%
> 3 mths and ≤ 6 mths	OLD - Inner city				
> 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 1.37%					
> 3 mths and ≤ 6 mths					
> 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 9 mths and ≤ 12 mths > 1.37% > 0.009 > 12 mths and ≤ 13 mths 1.70% 1.009 > 15 mths and ≤ 18 mths 1.70% 1.009 > 15 mths and ≤ 18 mths 1.5.54% 1.5.54% 1.1.31% 1.919 > 24 mths and ≤ 24 mths 1.1.31% 1.919 > 24 mths and ≤ 36 mths 1.240% 2.8.729 > 25 mths and ≤ 48 mths 1.1.22% 4.0609 > 48 mths and ≤ 60 mths 1.278% 1.5 ± 40.609 > 48 mths and ≤ 60 mths 1.7 ± 40.609 > 48 mths and ≤ 72 mths 1.5 ± 40.609 > 48 mths and ≤ 84 mths 1.6 ± 40.609 > 48 mths and ≤ 96 mths 1.6 ± 40.609 > 15 ± 40.609 > 10 ± 40.609 > 10 ±	Total NSW		44.11%		41.25%
> 3 mths and ≤ 6 mths	NSW - Non metro		11.21%		11.15%
> 3 mths and ≤ 6 mths 6 mths and ≤ 9 mths 9 mths and ≤ 12 mths 1.37% 0.009 > 9 mths and ≤ 12 mths 1.37% 0.009 > 12 mths and ≤ 15 mths 1.70% 1.5 mths and ≤ 18 mths 1.70% 1.5 mths and ≤ 18 mths 1.5 mths					
> 3 mths and ≤ 6 mths	Total ACT		0.00%		0.00%
> 3 mths and ≤ 6 mths	ACT - Metro		0.00%		0.009
> 3 mths and ≤ 6 mths	Geographic Distribution		\$ % at Issue		Dec - 15
> 3 mths and ≤ 6 mths					
> 3 mths and ≤ 6 mths					
> 3 mths and ≤ 6 mths	> 96 mths and ≤ 108 mths		2.50%		0.009
> 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths 0.009 > 6 mths and ≤ 9 mths 0.70% 0.009 > 9 mths and ≤ 12 mths 1.37% 0.009 > 12 mths and ≤ 15 mths 1.70% 0.009 > 15 mths and ≤ 18 mths 7.92% 0.009 18 mths and ≤ 21 mths 15.54% 3.029 > 21 mths and ≤ 24 mths 11.31% 1.919 > 24 mths and ≤ 36 mths 24 mths 24 mths and ≤ 48 mths 11.22% 40.609 > 88 mths and ≤ 48 mths 40.600					
> 3 mths and ≤ 6 mths	> 60 mths and ≤ 72 mths		2.41%		5.279
> 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths 9 mths and ≤ 12 mths 1.37% 0.00° 1.2 mths and ≤ 15 mths 1.70% 0.00° 1.5 mths and ≤ 18 mths 7.92% 0.00° 1.5 mths and ≤ 12 mths 1.554% 3.02° 2.1 mths and ≤ 24 mths 1.31% 1.31% 2.4 mths and ≤ 36 mths 3.240% 2.8.72°					
> 3 mths and ≤ 6 mths 2.30% 0.00° > 6 mths and ≤ 9 mths 0.70% 0.00° > 9 mths and ≤ 12 mths 1.37% 0.00° > 12 mths and ≤ 15 mths 1.70% 0.00° > 15 mths and ≤ 18 mths 7.92% 0.00° > 18 mths and ≤ 21 mths 15.54% 3.02° > 21 mths and ≤ 24 mths 11.31% 1.91°					
> 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths 0.009 > 6 mths and ≤ 12 mths 1.37% 0.009 > 9 mths and ≤ 12 mths 1.27% 0.009 > 15 mths and ≤ 15 mths 7.92% 0.009	> 21 mths and ≤ 24 mths		11.31%		1.919
> 3 mths and ≤ 6 mths 2.30% 0.009 > 6 mths and ≤ 9 mths 0.70% 0.009 > 9 mths and ≤ 12 mths 1.37% 0.009 > 12 mths and ≤ 15 mths 1.70% 0.009	< 10 mm aliu 2 41 mm 3				
> 3 mths and ≤ 6 mths 2.30% 0.00% > 6 mths and ≤ 9 mths 0.70% 0.00% 0.00%			1.70%		0.009
> 3 mths and ≤ 6 mths 2.30% 0.00%	> 15 mths and ≤ 18 mths				
	> 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths				
Seasoning Analysis \$ % at Issue Dec - 1!	> 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths		\$ % at Issue		Dec - 1!