

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

Transaction Name: CRD2 Pool
Closing Date: Thursday, 20th March 2014
Maturity Date: Saturday, 22th July 2045
Payment Date:
Business Day for Payments:
Determination Date & Ex-Interest Date:

Note AMP Bank Limited will retain on an ongoing basis a net economic interest in randomly selected exposure equivalent to

COLLATERAL INFORMATION

	<u>At Issue</u>	<u>Dec - 15</u>
Total pool size:	\$49,851,475.40	\$30,338,629.47
Total Number Of Loans (UnConsolidated):	266	176
Total number of loans (consolidating split loans):	151	102
Average loan Size:	\$330,142.22	\$297,437.54
Maximum loan size:	\$918,575.80	\$904,625.00
Total property value:	\$87,075,624.00	\$58,183,183.00
Number of Properties:	167	114
Average property value:	\$521,410.92	\$510,378.80
Average current LVR:	59.82%	53.54%
Average Term to Maturity (months):	310.30	286.88
Maximum Remaining Term to Maturity (months):	356.22	334.22
Weighted Average Seasoning (months):	37.10	55.57
Weighted Average Current LVR:	64.57%	62.50%
Weighted Average Term to Maturity (months):	317.17	298.44
% of pool with loans > \$500,000:	30.17%	32.67%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	95.00%	94.92%
% Fixed Rate Loans(Value):	25.89%	13.13%
% Interst Only loans (Value):	44.00%	41.69%
Weighted average mortgage interest:	5.37%	4.92%
Investment Loans:	31.32%	29.02%

Outstanding Balance Distribution

	<u>\$ % at Issue</u>	<u>Dec - 15</u>
> \$0 and ≤ \$100,000	1.24%	2.38%
> \$100,000 and ≤ \$150,000	3.79%	4.37%
> \$150,000 and ≤ \$200,000	4.94%	6.67%
> \$200,000 and ≤ \$250,000	8.96%	11.48%
> \$250,000 and ≤ \$300,000	11.92%	10.14%
> \$300,000 and ≤ \$350,000	7.14%	6.28%
> \$350,000 and ≤ \$400,000	11.08%	8.57%
> \$400,000 and ≤ \$450,000	11.17%	11.21%
> \$450,000 and ≤ \$500,000	9.58%	6.23%
> \$500,000 and ≤ \$550,000	3.22%	6.78%
> \$550,000 and ≤ \$600,000	4.54%	3.71%
> \$600,000 and ≤ \$650,000	3.73%	4.18%
> \$650,000 and ≤ \$700,000	4.07%	6.57%
> \$700,000 and ≤ \$750,000	5.79%	0.00%
> \$750,000 and ≤ \$800,000	0.00%	0.00%
> \$800,000 and ≤ \$850,000	3.39%	5.51%
> \$850,000 and ≤ \$900,000	1.79%	2.94%
> \$900,000 and ≤ \$950,000	3.66%	2.98%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution

	<u>\$ % at Issue</u>	<u>Dec - 15</u>
> 0% and ≤ 25%	7.28%	3.03%
> 25% and ≤ 30%	3.31%	3.79%
> 30% and ≤ 35%	5.30%	6.19%
> 35% and ≤ 40%	3.31%	0.51%
> 40% and ≤ 45%	4.64%	4.07%
> 45% and ≤ 50%	1.99%	4.91%
> 50% and ≤ 55%	11.26%	8.49%
> 55% and ≤ 60%	7.28%	8.93%
> 60% and ≤ 65%	6.62%	6.00%
> 65% and ≤ 70%	7.95%	8.18%
> 70% and ≤ 75%	12.58%	23.09%
> 75% and ≤ 80%	19.87%	11.83%
> 80% and ≤ 85%	1.99%	3.63%
> 85% and ≤ 90%	4.64%	5.03%
> 90% and ≤ 95%	1.99%	2.31%
> 95% and ≤ 100%	0.00%	0.00%
Total	100.00%	100.00%

Mortgage Insurance

	<u>\$ % at Issue</u>	<u>Dec - 15</u>
Genworth	23.93%	24.18%
QBE	3.51%	1.29%
Total	27.45%	26.91%

Seasoning Analysis

	<u>\$ % at Issue</u>	<u>Dec - 15</u>
> 3 mths and ≤ 6 mths	2.64%	0.00%
> 6 mths and ≤ 9 mths	0.99%	0.00%
> 9 mths and ≤ 12 mths	1.23%	0.00%

> 12 mths and ≤ 15 mths	0.05%	0.00%
> 15 mths and ≤ 18 mths	6.20%	0.00%
> 18 mths and ≤ 21 mths	13.99%	0.00%
> 21 mths and ≤ 24 mths	15.35%	0.00%
> 24 mths and ≤ 36 mths	20.83%	5.37%
> 36 mths and ≤ 48 mths	19.00%	43.13%
> 48 mths and ≤ 60 mths	4.89%	23.66%
> 60 mths and ≤ 72 mths	7.02%	11.20%
> 72 mths and ≤ 84 mths	2.02%	5.77%
> 84 mths and ≤ 96 mths	1.44%	6.63%
> 96 mths and ≤ 108 mths	1.57%	0.73%
> 108 mths and ≤ 120 mths	0.00%	3.18%
> 120 mths	2.78%	0.33%
Total	100.00%	100.00%

Geographic Distribution	\$ % at Issue	Dec - 15
ACT - Metro	4.84%	6.13%
Total ACT	4.84%	6.13%
NSW - Inner city	0.00%	0.00%
NSW - Metro	31.14%	27.06%
NSW - Non metro	9.52%	8.82%
Total NSW	40.66%	35.88%
NT - Metro	0.00%	0.00%
NT - Non metro	0.00%	0.00%
Total NT	0.00%	0.00%
QLD - Inner city	0.00%	0.00%
QLD - Metro	6.80%	7.77%
QLD - Non metro	6.83%	7.73%
Total QLD	13.62%	15.50%
SA - Inner city	0.00%	0.00%
SA - Metro	5.86%	6.76%
SA - Non metro	0.00%	0.00%
Total SA	5.86%	6.76%
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.72%	0.34%
TAS - Non metro	0.37%	0.49%
Total TAS	1.09%	0.82%
VIC - Inner city	0.00%	0.00%
VIC - Metro	17.33%	19.01%
VIC - Non metro	3.59%	1.33%
Total VIC	20.92%	20.34%
WA - Inner city	0.62%	0.00%
WA - Metro	12.39%	14.55%
WA - Non metro	0.00%	0.00%
Total WA	13.01%	14.55%
Total Inner City	0.62%	0.00%
Total Metro	79.08%	81.62%
Total Non Metro	20.30%	18.38%
Total	100.00%	100.00%

ARREARS \$ % (scheduled balance basis)

	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Jul-14	0.00%	0.00%	0.00%	0.00%
Aug-14	0.00%	0.00%	0.00%	0.00%
Sep-14	0.00%	0.00%	0.00%	0.00%
Oct-14	0.59%	0.00%	0.00%	0.59%
Nov-14	0.00%	0.00%	0.60%	0.60%
Dec-14	0.61%	0.00%	0.00%	0.61%
Jan-15	0.63%	0.00%	0.00%	0.63%
Feb-15	0.00%	0.00%	0.00%	0.00%
Mar-15	0.00%	0.00%	0.00%	0.00%
Apr-15	0.00%	0.00%	0.00%	0.00%
May-15	0.00%	0.00%	0.00%	0.00%
Jun-15	0.00%	0.00%	0.00%	0.00%
Jul-15	0.00%	0.00%	0.00%	0.00%
Aug-15	0.00%	0.00%	0.00%	0.00%
Sep-15	0.00%	0.00%	0.00%	0.00%
Oct-15	0.00%	0.00%	0.00%	0.00%
Nov-15	0.00%	0.00%	0.00%	0.00%
Dec-15	0.00%	0.00%	0.00%	0.00%

MORTGAGE SAFETY NET

	<u>No of Accounts</u>	<u>Amount (\$)</u>
Nov-14	1	255,107
Dec-14	1	251,767
Jan-15	1	252,805
Feb-15	1	251,093
Mar-15	-	-
Apr-15	-	-
May-15	-	-
Jun-15	-	-
Jul-15	-	-
Aug-15	-	-
Sep-15	-	-
Oct-15	-	-
Nov-15	-	-
Dec-15	-	-

MORTGAGE IN POSSESSION

	<u>No of Accounts</u>	<u>Amount (\$)</u>
	NIL	NIL

MORTGAGE INSURANCE

	<u>No. of claims</u>	<u>Gross claim (A\$)</u>	<u>Gross payment (A\$)</u>	<u>LMI net loss</u>
2014	-	-	-	-
Total	-	-	-	-