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

 Transaction Name:
 CRD2 Pool

 Closing Date:
 Friday, 28th November 2014

 Maturity Date:
 Friday, 20th July 2046

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 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 (a simplemented 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.

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Jan - 18</u>
Total pool size:	\$49,798,430	\$21,154,966.34
Total pool size: Total Number Of Loans (UnConsolidated):	\$49,798,430 266	\$21,154,966.34 113
Total number of loans (consolidating split loans):	158	83
Average loan Size:	\$315,180	\$254,879.11
Maximum loan size:	\$946,374	\$681,290.02
Total property value:	\$78,656,604	\$39,819,853.00
Number of Properties:	170	85
Average property value:	\$462,686	\$468,468.86
Average current LVR:	64.33%	55.09%
Average Term to Maturity (months): Maximum Remaining Term to Maturity (months):	309 356	272.75 316.77
Weighted Average Seasoning (months):	37	74.38
Weighted Average Current LVR:	68.95%	61.65%
Weighted Average Term to Maturity (months):	318	280.16
% of pool with loans > \$500,000:	29.94%	10.78%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	90.86%	90.00%
% Fixed Rate Loans(Value):	24.10%	11.66%
% Interst Only loans (Value):	42.83%	27.29%
Weighted average mortgage interest:	5.19%	4.53%
Investment Loans:	25.54%	26.24%
Outstanding Balance Distribution	\$ % at Issue	Jan - 18
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	2.10%	3.12%
> \$100,000 and ≤ \$150,000	2.24%	4.85%
> \$150,000 and ≤ \$200,000	7.63%	12.44%
> \$200,000 and ≤ \$250,000	9.48%	9.68%
> \$250,000 and ≤ \$300,000	9.84%	12.84%
> \$300,000 and ≤ \$350,000	12.21%	9.10%
> \$350,000 and ≤ \$400,000	9.05%	14.50%
> \$400,000 and ≤ \$450,000	12.71%	18.27%
> \$450,000 and ≤ \$500,000	4.80%	4.42%
> \$500,000 and ≤ \$550,000	5.24%	4.81%
> \$550,000 and ≤ \$600,000	6.81%	2.75%
> \$600,000 and ≤ \$650,000	5.06%	0.00%
> \$650,000 and ≤ \$700,000 > \$700,000 and ≤ \$750,000	2.69% 1.41%	3.22% 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%
<u>Total</u>	100.00%	100.00%
Total	100.00%	100.00%
Outstanding Balance LVR Distribution	\$ % at Issue	Jan - 18
Outstanding Balance LVR Distribution ≤ 0%	<u>\$ % at Issue</u> 0.00%	<u>Jan - 18</u> 0.00%
Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25%	<u>\$ % at Issue</u> 0.00% 0.85%	<u>Jan - 18</u> 0.00% 2.32%
Outstanding Balance LVR Distribution ≤ 0%	\$ % at Issue 0.00% 0.85% 0.93%	<u>Jan - 18</u> 0.00%
Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30%	<u>\$ % at Issue</u> 0.00% 0.85%	<u>Jan - 18</u> 0.00% 2.32% 1.29%
Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35%	\$ % at Issue 0.00% 0.85% 0.93% 1.50%	<u>Jan - 18</u> 0.00% 2.32% 1.29% 6.22%
Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40%	\$ % at Issue 0.00% 0.85% 0.93% 1.50% 1.12%	Jan - 18 0.00% 2.32% 1.29% 6.22% 3.64%
Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55%	\$ % at Issue 0.00% 0.85% 0.93% 1.50% 1.12% 3.32% 2.42% 3.57%	Jan - 18 0.00% 2.32% 1.29% 6.22% 3.64% 4.45% 6.34% 5.53%
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Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 55% and ≤ 50% > 55% and ≤ 66% > 55% and ≤ 66% > 60% and ≤ 65% > 70% and ≤ 77% > 75% and ≤ 80% > 85% and ≤ 70% > 75% and ≤ 80% > 85% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 1 mths > 9 mths and ≤ 12 mths > 15 mths and ≤ 19 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 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}}{\$\\$\ \text{2}\\$\}\$ 2.5.95\% 3.16\% 29.11\% \$\frac{\$\\$\ \text{at Issue}}{\$\\$\ \text{2}\\$\}\$ 2.30\% 0.70\% 1.37\% 1.70\% 7.92\% 15.54\% 11.31\% 32.40\% 11.22\%	Jan - 18
Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 50% and ≤ 55% > 55% and ≤ 60% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 24 mths > 21 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths	\$ % 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% \$ ** at Issue 25.95% 3.16% 29.11% \$ ** at Issue 2.30% 0.70% 1.37% 1.70% 7.92% 15.54% 11.31% 32.40% 11.22% 2.78%	Jan - 18 0.00% 2.32% 1.29% 6.22% 3.64% 4.45% 6.34% 5.53% 9.44% 10.04% 21.06% 6.97% 9.72% 3.80% 9.17% 0.00% 100.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 40% and ≤ 55% > 55% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 12 mths and ≤ 12 mths > 13 mths and ≤ 12 mths > 14 mths and ≤ 12 mths > 15 mths and ≤ 18 mths > 21 mths and ≤ 24 mths > 22 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 72 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}}{2}\$ 25.95\% 3.16\% 29.11\% \$\frac{\$\\$\ \text{at Issue}}{2}\$ 2.30\% 0.70\% 1.37\% 1.70\% 7.92\% 15.54\% 11.31\% 32.40\% 11.22\% 2.78\% 2.41\%	Jan - 18 0.00% 2.32% 1.29% 6.22% 3.64% 4.45% 6.34% 5.53% 9.44% 10.04% 21.06% 6.97% 9.72% 3.80% 9.17% 0.00% - 100.00% 100.00% Jan - 18 21.78% 4.18% 25.96% Jan - 18 0.00%
Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 55% and ≤ 50% > 55% and ≤ 66% > 55% and ≤ 66% > 60% and ≤ 65% > 70% and ≤ 75% > 75% and ≤ 80% > 88% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 12 mths > 9 mths and ≤ 12 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 13 mths > 12 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths	\$\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}}{\$\\$\\$\\$\}\$ 25.95\% 3.16\% 29.11\% \$\frac{\$\\$\\$\text{at Issue}}{\$\\$\\$\}\$ 2.30\% 0.70\% 1.37\% 1.70\% 7.92\% 15.54\% 11.31\% 32.40\% 11.22\% 2.78\% 2.41\% 0.45\%	Jan - 18
Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 55% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 100% Total Seasoning Analysis > 3 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 13 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 22 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 60 mths > 36 mths and ≤ 80 mths > 36 mths and ≤ 80 mths > 37 mths and ≤ 80 mths	\$ % 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% \$ % at Issue 25.95% 3.16% 29.11% \$ % at Issue 2.30% 0.70% 1.37% 1.70% 7.92% 15.54% 11.31% 32.40% 11.22% 2.78% 2.41% 0.45% 1.36%	Jan - 18 0.00% 2.32% 1.29% 6.22% 3.64% 4.45% 6.34% 5.53% 9.44% 10.04% 21.06% 6.97% 9.72% 3.80% 9.17% 0.00% 100.00% 100.00% 100.00% 0.00%
Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 33% and ≤ 40% > 40% and ≤ 45% > 40% and ≤ 55% > 55% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 15 mths and ≤ 12 mths > 15 mths and ≤ 12 mths > 21 mths and ≤ 18 mths > 21 mths and ≤ 36 mths > 30 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 96 mths > 70 mths and ≤ 96 mths > 80 mths and ≤ 96 mths > 80 mths and ≤ 96 mths > 80 mths and ≤ 100 mths > 80 mths and ≤ 90 mths > 80 mths and ≤ 100 mths > 80 mths and ≤ 90 mths > 80 mths and ≤ 90 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}}{2}\$ 25.95\% 3.16\% 29.11\% \$\frac{\$\\$\ \text{at Issue}}{2}\$ 2.30\% 0.70\% 1.37\% 1.70\% 7.92\% 15.54\% 11.31\% 32.40\% 11.22\% 2.78\% 2.41\% 0.45\% 1.36\% 2.50\%	Jan - 18 0.00% 2.32% 1.29% 6.22% 3.64% 4.45% 6.34% 5.53% 9.44% 10.04% 21.06% 6.97% 9.72% 3.80% 9.17% 0.00% 100.00% 100.00% Jan - 18 21.78% 4.18% 25.96% Jan - 18 0.00%
Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 55% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 100% Total Seasoning Analysis > 3 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 13 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 22 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 60 mths > 36 mths and ≤ 80 mths > 36 mths and ≤ 80 mths > 37 mths and ≤ 80 mths	\$ % 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% \$ % at Issue 25.95% 3.16% 29.11% \$ % at Issue 2.30% 0.70% 1.37% 1.70% 7.92% 15.54% 11.31% 32.40% 11.22% 2.78% 2.41% 0.45% 1.36%	Jan - 18 0.00% 2.32% 1.29% 6.22% 3.64% 4.45% 6.34% 5.53% 9.44% 10.04% 21.06% 6.97% 9.72% 3.80% 9.17% 0.00% 100.00% 100.00% 100.00% 0.00%
Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 34% and ≤ 40% > 40% and ≤ 45% > 55% and ≤ 50% > 55% and ≤ 60% > 55% and ≤ 60% > 60% and ≤ 65% > 70% and ≤ 70% > 70% and ≤ 70% > 75% and ≤ 80% > 85% and ≤ 90% > 90% and ≤ 95% > 95% and ≤ 100% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 3 mths and ≤ 100% Total Seasoning Analysis > 3 mths and ≤ 1 mths > 4 mths and ≤ 12 mths > 15 mths and ≤ 15 mths > 15 mths and ≤ 12 mths > 12 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 60 mths > 26 mths and ≤ 96 mths > 26 mths and ≤ 96 mths > 27 mths and ≤ 10 mths > 28 mths and ≤ 96 mths > 96 mths and ≤ 100 mths > 96 mths and ≤ 1	\$ ** 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% \$ ** at Issue 25.95% 3.16% 29.11% \$ ** at Issue 2.30% 0.70% 1.37% 1.70% 7.92% 15.54% 11.31% 32.40% 11.22% 2.78% 2.41% 0.45% 1.36% 2.50% 3.94%	Jan - 18 0.00% 2.32% 1.29% 6.22% 3.64% 4.45% 6.34% 5.53% 9.44% 10.04% 21.06% 6.97% 9.72% 3.80% 9.17% 0.00% 100.00% 100.00% 4.18% 25.96% Jan - 18 0.00% 0.00

Mar-17 Apr-17 May-17 Jun-17 Jun-17 Jul-17 Aug-17 Sep-17 Oct-17 Nov-17 Dec-17 Jan-18	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.74% 0.75% 0.75% 0.81% 0.00% 0.00% 0.00% 0.00% 0.00%	0.74% 0.75% 0.75% 0.81% 0.00% 0.00% 0.00% 0.00% 0.00%
Apr-17 May-17 Jul-17 Jul-17 Aug-17 Sep-17 Oct-17	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.74% 0.75% 0.76% 0.81% 0.00% 0.00% 0.00%	0.74% 0.75% 0.76% 0.81% 0.00% 0.00% 0.00%
Apr-17 May-17 Jun-17	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.74% 0.75% 0.76% 0.81%	0.74% 0.75% 0.76% 0.81%
Feb-17	0.00%	0.29%	0.74%	
Oct-16 Nov-16 Dec-16 Jan-17	0.26% 0.90% 1.66% 0.00%	0.64% 0.27% 0.27% 0.28%	0.00% 0.66% 0.68% 0.72%	0.90% 1.83% 2.61% 1.00% 1.03%
ARREARS \$ % (scheduled balance basis) Aug-16 Sep-16	31-60 0.54% 0.55%	61-90 0.00% 0.00%	90+ 0.62% 0.63%	Total 1.16% 1.19%
Total Inner City Total Metro Total Non Metro Total		3.17% 3.18% 73.76% 73.91% 23.07% 22.91% 100.00% 100.00%		
WA - Metro WA - Non metro Total WA		8.76% 0.00% 9.88%		11.47% 0.00% 11.47%
VIC - Metro VIC - Non metro Total VIC WA - Inner city		19.32% 0.78% 20.68%		20.37% 0.63% 22.36% 0.00%
TAS - Non metro Total TAS VIC - Inner city		0.70% 1.03% 0.58%		0.00% 0.73% 1.36%
Total SA TAS - Inner city TAS - Metro		5.31% 0.00% 0.33%		7.26% 0.00% 0.73%
SA - Inner city SA - Metro SA - Non metro		0.00% 4.56% 0.75%		0.00% 6.36% 0.89%
QLD - Inner city QLD - Metro QLD - Non metro Total QLD		0.84% 8.51% 9.63% 18.98%		1.81% 11.93% 12.76% 26.50%
NT - Metro NT - Non metro Total NT		0.00% 0.00% 0.00%		0.00% 0.00% 0.00%
NSW - Inner city NSW - Metro NSW - Non metro Total NSW		0.63% 32.27% 11.21% 44.11%		0.00% 23.05% 8.63% 31.69%
		\$ % at Issue 0.00% 0.00%		<u>Jan - 18</u> 0.00% 0.00%