

# 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

## COLLATERAL INFORMATION

	<u>At Issue</u>	<u>May - 16</u>
Total pool size:	\$49,798,430	\$33,448,082.77
Total Number Of Loans (UnConsolidated):	266	163
Total number of loans (consolidating split loans):	158	115
Average loan Size:	\$315,180	\$290,852.89
Maximum loan size:	\$946,374	\$942,003.06
Total property value:	\$78,656,604	\$56,269,920.00
Number of Properties:	170	123
Average property value:	\$462,686	\$457,479.02
Average current LVR:	64.33%	60.97%
Average Term to Maturity (months):	309	289.55
Maximum Remaining Term to Maturity (months):	356	336.82
Weighted Average Seasoning (months):	37	55.17
Weighted Average Current LVR:	68.95%	66.40%
Weighted Average Term to Maturity (months):	318	299.14
% of pool with loans > \$500,000:	29.94%	20.27%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	90.86%	90.00%
% Fixed Rate Loans(Value):	24.10%	15.96%
% Interest Only loans (Value):	42.83%	42.82%
Weighted average mortgage interest:	5.19%	4.60%
Investment Loans:	25.54%	26.00%

## Outstanding Balance Distribution

	<u>\$ % at Issue</u>	<u>May - 16</u>
≤ \$0	0.00%	-0.01%
> \$0 and ≤ \$100,000	2.10%	2.56%
> \$100,000 and ≤ \$150,000	2.24%	2.10%
> \$150,000 and ≤ \$200,000	7.63%	12.03%
> \$200,000 and ≤ \$250,000	9.48%	8.14%
> \$250,000 and ≤ \$300,000	9.84%	13.98%
> \$300,000 and ≤ \$350,000	12.21%	8.84%
> \$350,000 and ≤ \$400,000	9.05%	9.91%
> \$400,000 and ≤ \$450,000	12.71%	15.03%
> \$450,000 and ≤ \$500,000	4.80%	7.14%
> \$500,000 and ≤ \$550,000	5.24%	3.19%
> \$550,000 and ≤ \$600,000	6.81%	1.68%
> \$600,000 and ≤ \$650,000	5.06%	3.64%
> \$650,000 and ≤ \$700,000	2.69%	2.00%
> \$700,000 and ≤ \$750,000	1.41%	2.19%
> \$750,000 and ≤ \$800,000	1.58%	2.35%
> \$800,000 and ≤ \$850,000	1.64%	2.41%
> \$850,000 and ≤ \$900,000	1.73%	0.00%
> \$900,000 and ≤ \$950,000	3.78%	2.82%
<b>Total</b>	<b>100.00%</b>	<b>100.01%</b>

## Outstanding Balance LVR Distribution

	<u>\$ % at Issue</u>	<u>May - 16</u>
≤ 0%	0.00%	-0.01%
> 0% and ≤ 25%	0.85%	0.89%
> 25% and ≤ 30%	0.93%	0.27%
> 30% and ≤ 35%	1.50%	4.53%
> 35% and ≤ 40%	1.12%	1.81%
> 40% and ≤ 45%	3.32%	1.97%
> 45% and ≤ 50%	2.42%	5.52%
> 50% and ≤ 55%	3.57%	7.28%
> 55% and ≤ 60%	3.19%	2.49%
> 60% and ≤ 65%	11.67%	14.27%
> 65% and ≤ 70%	20.01%	14.77%
> 70% and ≤ 75%	11.88%	17.33%
> 75% and ≤ 80%	24.60%	13.31%
> 80% and ≤ 85%	5.52%	5.38%
> 85% and ≤ 90%	7.01%	10.18%
> 90% and ≤ 95%	2.40%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.01%</b>

## Mortgage Insurance

	<u>\$ % at Issue</u>	<u>May - 16</u>
Genworth	25.95%	22.40%
QBE	3.16%	3.20%
<b>Total</b>	<b>29.11%</b>	<b>25.60%</b>

## Seasoning Analysis

	<u>\$ % at Issue</u>	<u>May - 16</u>
> 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%	0.00%
> 21 mths and ≤ 24 mths	11.31%	2.56%
> 24 mths and ≤ 36 mths	32.40%	5.92%
> 36 mths and ≤ 48 mths	11.22%	54.95%
> 48 mths and ≤ 60 mths	2.78%	16.58%
> 60 mths and ≤ 72 mths	2.41%	6.97%
> 72 mths and ≤ 84 mths	0.45%	4.13%
> 84 mths and ≤ 96 mths	1.36%	0.00%
> 96 mths and ≤ 108 mths	2.50%	0.53%
> 108 mths and ≤ 120 mths	3.94%	0.00%
> 120 mths	2.09%	8.37%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<b>Geographic Distribution</b>	<b>\$ % at Issue</b>	<b>May - 16</b>
ACT - Metro	0.00%	0.00%
Total ACT	0.00%	0.00%
NSW - Inner city	0.63%	0.00%
NSW - Metro	32.27%	28.77%
NSW - Non metro	11.21%	9.84%
Total NSW	44.11%	38.61%
NT - Metro	0.00%	0.00%
NT - Non metro	0.00%	0.00%
Total NT	0.00%	0.00%
QLD - Inner city	0.84%	1.20%
QLD - Metro	8.51%	10.55%
QLD - Non metro	9.63%	9.67%
Total QLD	18.98%	21.43%
SA - Inner city	0.00%	0.00%
SA - Metro	4.56%	6.35%
SA - Non metro	0.75%	1.09%
Total SA	5.31%	7.44%
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.33%	0.50%
TAS - Non metro	0.70%	0.24%
Total TAS	1.03%	0.74%
VIC - Inner city	0.58%	0.87%
VIC - Metro	19.32%	21.85%
VIC - Non metro	0.78%	1.00%
Total VIC	20.68%	23.72%
WA - Inner city	1.12%	0.00%
WA - Metro	8.76%	8.07%
WA - Non metro	0.00%	0.00%
Total WA	9.88%	8.07%
Total Inner City	3.17%	2.07%
Total Metro	73.76%	76.09%
Total Non Metro	23.07%	21.84%
Total	100.00%	100.00%

<b>ARREARS \$ % (scheduled balance basis)</b>	<b>31-60</b>	<b>61-90</b>	<b>90+</b>	<b>Total</b>
Dec-14	0.00%	0.00%	0.00%	0.00%
Jan-15	0.00%	0.00%	0.00%	0.00%
Feb-15	1.02%	0.00%	0.00%	1.02%
Mar-15	1.05%	0.00%	0.00%	1.05%
Apr-15	1.06%	0.00%	0.00%	1.06%
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%
Jan-16	0.00%	0.00%	0.00%	0.00%
Feb-16	0.00%	0.00%	0.00%	0.00%
Mar-16	0.00%	0.00%	0.00%	0.00%
Apr-16	0.00%	0.00%	0.00%	0.00%
May-16	0.00%	0.00%	0.00%	0.00%

<b>MORTGAGE SAFETY NET</b>	<b>No of Accounts</b>	<b>Amount (\$)</b>
Dec-14	-	-
Jan-15	-	-
Feb-15	2	463,860
Mar-15	-	-
Apr-15	-	-
May-15	-	-
Jun-15	-	-
Jul-15	-	-
Aug-15	-	-
Sep-15	-	-
Oct-15	-	-
Nov-15	-	-
Dec-15	-	-
Jan-16	-	-
Feb-16	-	-
Mar-16	-	-
Apr-16	-	-
May-16	1	170,345

<b>MORTGAGE IN POSSESSION</b>	<b>No of Accounts</b>	<b>Amount (\$)</b>
May-16	NIL	NIL

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