

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

<u>COLLATERAL INFORMATION</u>	<u>At Issue</u>	<u>Aug - 16</u>
Total pool size:	\$49,798,430	\$31,375,399.41
Total Number Of Loans (UnConsolidated):	266	154
Total number of loans (consolidating split loans):	158	110
Average loan Size:	\$315,180	\$285,230.90
Maximum loan size:	\$946,374	\$808,250.81
Total property value:	\$78,656,604	\$53,321,920.00
Number of Properties:	170	117
Average property value:	\$462,686	\$455,742.91
Average current LVR:	64.33%	60.57%
Average Term to Maturity (months):	309	284.68
Maximum Remaining Term to Maturity (months):	356	333.80
Weighted Average Seasoning (months):	37	59.04
Weighted Average Current LVR:	68.95%	65.88%
Weighted Average Term to Maturity (months):	318	294.99
% of pool with loans > \$500,000:	29.94%	18.22%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	90.86%	90.00%
% Fixed Rate Loans(Value):	24.10%	12.67%
% Interst Only loans (Value):	42.83%	38.72%
Weighted average mortgage interest:	5.19%	4.45%
Investment Loans:	25.54%	27.61%

<u>Outstanding Balance Distribution</u>	<u>\$ % at Issue</u>	<u>Aug - 16</u>
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	2.10%	2.32%
> \$100,000 and ≤ \$150,000	2.24%	1.77%
> \$150,000 and ≤ \$200,000	7.63%	12.62%
> \$200,000 and ≤ \$250,000	9.48%	9.47%
> \$250,000 and ≤ \$300,000	9.84%	13.23%
> \$300,000 and ≤ \$350,000	12.21%	8.31%
> \$350,000 and ≤ \$400,000	9.05%	11.81%
> \$400,000 and ≤ \$450,000	12.71%	14.70%
> \$450,000 and ≤ \$500,000	4.80%	7.56%
> \$500,000 and ≤ \$550,000	5.24%	3.38%
> \$550,000 and ≤ \$600,000	6.81%	1.79%
> \$600,000 and ≤ \$650,000	5.06%	5.85%
> \$650,000 and ≤ \$700,000	2.69%	2.12%
> \$700,000 and ≤ \$750,000	1.41%	0.00%
> \$750,000 and ≤ \$800,000	1.58%	2.50%
> \$800,000 and ≤ \$850,000	1.64%	2.58%
> \$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%
Total	100.00%	100.00%

<u>Outstanding Balance LVR Distribution</u>	<u>\$ % at Issue</u>	<u>Aug - 16</u>
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	0.85%	0.60%
> 25% and ≤ 30%	0.93%	0.46%
> 30% and ≤ 35%	1.50%	5.75%
> 35% and ≤ 40%	1.12%	1.22%
> 40% and ≤ 45%	3.32%	0.79%
> 45% and ≤ 50%	2.42%	5.82%
> 50% and ≤ 55%	3.57%	5.42%
> 55% and ≤ 60%	3.19%	5.65%
> 60% and ≤ 65%	11.67%	18.28%
> 65% and ≤ 70%	20.01%	14.43%
> 70% and ≤ 75%	11.88%	10.93%
> 75% and ≤ 80%	24.60%	15.99%
> 80% and ≤ 85%	5.52%	3.84%
> 85% and ≤ 90%	7.01%	10.83%
> 90% and ≤ 95%	2.40%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
Total	100.00%	100.00%

<u>Mortgage Insurance</u>	<u>\$ % at Issue</u>	<u>Aug - 16</u>
Genworth	25.95%	23.68%
QBE	3.16%	3.37%
Total	29.11%	27.05%

<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Aug - 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%	0.00%
> 24 mths and ≤ 36 mths	32.40%	7.60%
> 36 mths and ≤ 48 mths	11.22%	38.78%
> 48 mths and ≤ 60 mths	2.78%	30.34%
> 60 mths and ≤ 72 mths	2.41%	8.41%
> 72 mths and ≤ 84 mths	0.45%	2.53%
> 84 mths and ≤ 96 mths	1.36%	3.02%
> 96 mths and ≤ 108 mths	2.50%	0.54%
> 108 mths and ≤ 120 mths	3.94%	0.00%
> 120 mths	2.09%	8.78%
Total	100.00%	100.00%

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Aug - 16</u>
ACT - Metro	0.00%	0.00%
Total ACT	0.00%	0.00%
NSW - Inner city	0.63%	0.00%
NSW - Metro	32.27%	27.51%
NSW - Non metro	11.21%	8.61%
Total NSW	44.11%	36.12%
NT - Metro	0.00%	0.00%
NT - Non metro	0.00%	0.00%
Total NT	0.00%	0.00%
QLD - Inner city	0.84%	1.28%
QLD - Metro	8.51%	11.13%
QLD - Non metro	9.63%	10.30%
Total QLD	18.98%	22.70%
SA - Inner city	0.00%	0.00%
SA - Metro	4.56%	6.71%
SA - Non metro	0.75%	1.15%
Total SA	5.31%	7.86%
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.33%	0.53%
TAS - Non metro	0.70%	0.25%
Total TAS	1.03%	0.77%
VIC - Inner city	0.58%	0.92%
VIC - Metro	19.32%	22.63%
VIC - Non metro	0.78%	1.06%
Total VIC	20.68%	24.61%
WA - Inner city	1.12%	0.00%
WA - Metro	8.76%	7.93%
WA - Non metro	0.00%	0.00%
Total WA	9.88%	7.93%
Total Inner City	3.17%	2.20%
Total Metro	73.76%	76.43%
Total Non Metro	23.07%	21.37%
Total	100.00%	100.00%

<u>ARREARS \$ % (scheduled balance basis)</u>	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
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%
Jun-16	1.10%	0.00%	0.00%	1.10%
Jul-16	0.54%	0.61%	0.00%	1.15%
Aug-16	0.54%	0.00%	0.62%	1.16%

<u>MORTGAGE SAFETY NET</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
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
Jun-16	2	363,576
Jul-16	2	364,481
Aug-16	2	364,942

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

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