

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

COLLATERAL INFORMATION

	<u>At Issue</u>	<u>Mar - 21</u>
Total pool size:	\$49,851,475.40	\$6,042,193.83
Total Number Of Loans (UnConsolidated):	266	58
Total number of loans (consolidating split loans):	151	36
Average loan Size:	\$330,142.22	\$167,838.72
Maximum loan size:	\$918,575.80	\$701,511.92
Total property value:	\$87,075,624.00	\$17,628,713.00
Number of Properties:	167	37
Average property value:	\$521,410.92	\$476,451.70
Average current LVR:	59.82%	37.89%
Average Term to Maturity (months):	310.30	228.75
Maximum Remaining Term to Maturity (months):	356.22	269.82
Weighted Average Seasoning (months):	37.10	112.66
Weighted Average Current LVR:	64.57%	54.02%
Weighted Average Term to Maturity (months):	317.17	246.25
% of pool with loans > \$500,000:	30.17%	11.61%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	95.00%	94.57%
% Fixed Rate Loans(Value):	25.89%	10.33%
% Interest Only loans (Value):	44.00%	18.75%
Weighted average mortgage interest:	5.37%	3.40%
Investment Loans:	31.32%	30.18%

Outstanding Balance Distribution

	<u>\$\$\$ at Issue</u>	<u>Mar - 21</u>
≤ \$0	0.00%	-0.60%
> \$0 and ≤ \$100,000	1.24%	5.07%
> \$100,000 and ≤ \$150,000	3.79%	11.62%
> \$150,000 and ≤ \$200,000	4.94%	20.12%
> \$200,000 and ≤ \$250,000	8.96%	14.77%
> \$250,000 and ≤ \$300,000	11.92%	13.09%
> \$300,000 and ≤ \$350,000	7.14%	11.32%
> \$350,000 and ≤ \$400,000	11.08%	6.05%
> \$400,000 and ≤ \$450,000	11.17%	6.95%
> \$450,000 and ≤ \$500,000	9.58%	0.00%
> \$500,000 and ≤ \$550,000	3.22%	0.00%
> \$550,000 and ≤ \$600,000	4.54%	0.00%
> \$600,000 and ≤ \$650,000	3.73%	0.00%
> \$650,000 and ≤ \$700,000	4.07%	0.00%
> \$700,000 and ≤ \$750,000	5.79%	11.61%
> \$750,000 and ≤ \$800,000	0.00%	0.00%
> \$800,000 and ≤ \$850,000	3.39%	0.00%
> \$850,000 and ≤ \$900,000	1.79%	0.00%
> \$900,000 and ≤ \$950,000	3.66%	0.00%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution

	<u>\$\$\$ at Issue</u>	<u>Mar - 21</u>
≤ 0%	0.00%	-0.60%
> 0% and ≤ 25%	7.28%	11.78%
> 25% and ≤ 30%	3.31%	3.14%
> 30% and ≤ 35%	5.30%	5.12%
> 35% and ≤ 40%	3.31%	9.75%
> 40% and ≤ 45%	4.64%	7.55%
> 45% and ≤ 50%	1.99%	6.05%
> 50% and ≤ 55%	11.26%	0.00%
> 55% and ≤ 60%	7.28%	21.20%
> 60% and ≤ 65%	6.62%	5.79%
> 65% and ≤ 70%	7.95%	11.61%
> 70% and ≤ 75%	12.58%	0.00%
> 75% and ≤ 80%	19.87%	3.21%
> 80% and ≤ 85%	1.99%	4.11%
> 85% and ≤ 90%	4.64%	6.95%
> 90% and ≤ 95%	1.99%	4.33%
> 95% and ≤ 100%	0.00%	0.00%
> 100%	0.00%	0.00%
Total	100.00%	100.00%

<u>Mortgage Insurance</u>	<u>\$ % at Issue</u>	<u>Mar - 21</u>
Genworth	23.93%	14.50%
QBE	3.51%	0.00%
Total	27.45%	26.91%

<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Mar - 21</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%	0.00%
> 36 mths and ≤ 48 mths	19.00%	0.00%
> 48 mths and ≤ 60 mths	4.89%	0.00%
> 60 mths and ≤ 72 mths	7.02%	0.00%
> 72 mths and ≤ 84 mths	2.02%	0.00%
> 84 mths and ≤ 96 mths	1.44%	7.54%
> 96 mths and ≤ 108 mths	1.57%	49.66%
> 108 mths and ≤ 120 mths	0.00%	20.73%
> 120 mths	2.78%	22.06%
Total	100.00%	100.00%

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Mar - 21</u>
ACT - Metro	4.84%	5.79%
Total ACT	4.84%	5.79%
NSW - Inner city	0.00%	0.00%
NSW - Metro	31.14%	27.37%
NSW - Non metro	9.52%	0.00%
Total NSW	40.66%	27.37%
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%	18.70%
QLD - Non metro	6.83%	7.32%
Total QLD	13.62%	26.02%
SA - Inner city	0.00%	0.00%
SA - Metro	5.86%	8.82%
SA - Non metro	0.00%	0.00%
Total SA	5.86%	8.82%
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.72%	0.00%
TAS - Non metro	0.37%	1.15%
Total TAS	1.09%	1.15%
VIC - Inner city	0.00%	0.00%
VIC - Metro	17.33%	13.85%
VIC - Non metro	3.59%	0.00%
Total VIC	20.92%	13.85%
WA - Inner city	0.62%	0.00%
WA - Metro	12.39%	16.99%
WA - Non metro	0.00%	0.00%
Total WA	13.01%	16.99%
Total Inner City	0.62%	0.00%
Total Metro	79.08%	91.53%
Total Non Metro	20.30%	8.47%
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>
Apr-20	0.00%	0.00%	0.00%	0.00%
May-20	0.00%	0.00%	0.00%	0.00%
Jun-20	0.00%	0.00%	0.00%	0.00%
Jul-20	0.00%	0.00%	0.00%	0.00%
Aug-20	0.00%	0.00%	0.00%	0.00%
Sep-20	0.00%	0.00%	0.00%	0.00%
Oct-20	0.00%	0.00%	0.00%	0.00%
Nov-20	3.82%	0.00%	0.00%	3.82%
Dec-20	0.00%	3.85%	0.00%	3.85%
Jan-21	0.00%	0.00%	3.88%	3.88%
Feb-21	0.00%	0.00%	3.99%	3.99%
Mar-21	0.00%	0.00%	4.11%	4.11%

<u>MORTGAGE SAFETY NET (Incl. COVID-19*)</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
Apr-20	4	1,146,333
May-20	4	1,141,832
Jun-20	6	1,609,981
Jul-20	4	882,003
Aug-20	4	883,753
Sep-20	3	715,889
Oct-20	2	473,794
Nov-20	2	475,331
Dec-20	1	212,073
Jan-21	1	212,788
Feb-21	-	-
Mar-21	-	-

<u>*COVID-19 HARDSHIP</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
Apr-20	4	1,146,333
May-20	4	1,141,832
Jun-20	6	1,609,981
Jul-20	4	882,003
Aug-20	4	883,753
Sep-20	3	715,889
Oct-20	2	473,794
Nov-20	2	475,331
Dec-20	1	212,073
Jan-21	1	212,788
Feb-21	-	-
Mar-21	-	-

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

<u>PRINCIPAL LOSS</u>	<u>Gross Loss</u>	<u>LMI claim (A\$)</u>	<u>LMI payment (A\$)</u>	<u>Net loss</u>
Total	-	-	-	-