

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

COLLATERAL INFORMATION

	<u>At Issue</u>	<u>Jan - 21</u>
Total pool size:	\$49,798,430	\$10,327,861.64
Total Number Of Loans (UnConsolidated):	266	62
Total number of loans (consolidating split loans):	158	53
Average loan Size:	\$315,180	\$194,865.31
Maximum loan size:	\$946,374	\$580,623.24
Total property value:	\$78,656,604	\$25,403,400.00
Number of Properties:	170	54
Average property value:	\$462,686	\$470,433.33
Average current LVR:	64.33%	42.62%
Average Term to Maturity (months):	309	236.93
Maximum Remaining Term to Maturity (months):	356	280.73
Weighted Average Seasoning (months):	37	108.36
Weighted Average Current LVR:	68.95%	56.18%
Weighted Average Term to Maturity (months):	318	250.07
% of pool with loans > \$500,000:	29.94%	10.61%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	90.86%	86.30%
% Fixed Rate Loans(Value):	24.10%	17.57%
% Interest Only loans (Value):	42.83%	21.14%
Weighted average mortgage interest:	5.19%	3.59%
Investment Loans:	25.54%	32.56%

Outstanding Balance Distribution

	<u>\$ % at Issue</u>	<u>Jan - 21</u>
≤ \$0	0.00%	-1.08%
> \$0 and ≤ \$100,000	2.10%	4.15%
> \$100,000 and ≤ \$150,000	2.24%	4.75%
> \$150,000 and ≤ \$200,000	7.63%	15.10%
> \$200,000 and ≤ \$250,000	9.48%	22.19%
> \$250,000 and ≤ \$300,000	9.84%	10.36%
> \$300,000 and ≤ \$350,000	12.21%	2.97%
> \$350,000 and ≤ \$400,000	9.05%	14.31%
> \$400,000 and ≤ \$450,000	12.71%	16.64%
> \$450,000 and ≤ \$500,000	4.80%	0.00%
> \$500,000 and ≤ \$550,000	5.24%	4.99%
> \$550,000 and ≤ \$600,000	6.81%	5.62%
> \$600,000 and ≤ \$650,000	5.06%	0.00%
> \$650,000 and ≤ \$700,000	2.69%	0.00%
> \$700,000 and ≤ \$750,000	1.41%	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%
Total	100.00%	100.00%

<u>Outstanding Balance LVR Distribution</u>	<u>\$ % at Issue</u>	<u>Jan - 21</u>
≤ 0%	0.00%	-1.08%
> 0% and ≤ 25%	0.85%	4.14%
> 25% and ≤ 30%	0.93%	4.83%
> 30% and ≤ 35%	1.50%	1.29%
> 35% and ≤ 40%	1.12%	10.14%
> 40% and ≤ 45%	3.32%	6.02%
> 45% and ≤ 50%	2.42%	11.29%
> 50% and ≤ 55%	3.57%	3.21%
> 55% and ≤ 60%	3.19%	13.08%
> 60% and ≤ 65%	11.67%	22.01%
> 65% and ≤ 70%	20.01%	3.89%
> 70% and ≤ 75%	11.88%	8.18%
> 75% and ≤ 80%	24.60%	5.13%
> 80% and ≤ 85%	5.52%	4.16%
> 85% and ≤ 90%	7.01%	3.72%
> 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>Jan - 21</u>
Genworth	25.95%	20.48%
QBE	3.16%	4.49%
Total	29.11%	24.97%

<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Jan - 21</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%	0.00%
> 36 mths and ≤ 48 mths	11.22%	0.00%
> 48 mths and ≤ 60 mths	2.78%	0.00%
> 60 mths and ≤ 72 mths	2.41%	0.00%
> 72 mths and ≤ 84 mths	0.45%	4.13%
> 84 mths and ≤ 96 mths	1.36%	19.90%
> 96 mths and ≤ 108 mths	2.50%	56.98%
> 108 mths and ≤ 120 mths	3.94%	6.56%
> 120 mths	2.09%	12.43%
Total	100.00%	100.00%

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Jan - 21</u>
ACT - Metro	0.00%	0.00%
Total ACT	0.00%	0.00%
NSW - Inner city	0.63%	0.00%
NSW - Metro	32.27%	23.90%
NSW - Non metro	11.21%	1.67%
Total NSW	44.11%	25.58%
NT - Metro	0.00%	0.00%
NT - Non metro	0.00%	0.00%
Total NT	0.00%	0.00%
QLD - Inner city	0.84%	0.17%
QLD - Metro	8.51%	17.30%
QLD - Non metro	9.63%	12.04%
Total QLD	18.98%	29.52%
SA - Inner city	0.00%	0.00%
SA - Metro	4.56%	6.57%
SA - Non metro	0.75%	1.70%
Total SA	5.31%	8.27%
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.33%	0.00%
TAS - Non metro	0.70%	0.00%
Total TAS	1.03%	0.00%
VIC - Inner city	0.58%	0.00%
VIC - Metro	19.32%	16.12%
VIC - Non metro	0.78%	1.12%
Total VIC	20.68%	17.24%
WA - Inner city	1.12%	2.65%
WA - Metro	8.76%	16.74%
WA - Non metro	0.00%	0.00%
Total WA	9.88%	19.39%
Total Inner City	3.17%	2.83%
Total Metro	73.76%	80.63%
Total Non Metro	23.07%	16.54%
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>
Feb-20	0.00%	1.67%	1.22%	2.89%
Mar-20	0.00%	0.00%	1.71%	1.71%
Apr-20	0.00%	0.00%	1.73%	1.73%
May-20	1.20%	0.00%	1.72%	2.93%
Jun-20	0.00%	1.29%	1.84%	3.12%
Jul-20	0.00%	0.00%	1.89%	1.89%
Aug-20	0.00%	0.00%	1.89%	1.89%
Sep-20	1.37%	0.00%	1.97%	3.34%
Oct-20	0.00%	1.49%	2.13%	3.62%
Nov-20	0.00%	0.00%	1.53%	1.53%
Dec-20	0.00%	0.00%	1.53%	1.53%
Jan-21	0.00%	0.00%	1.55%	1.55%

<u>MORTGAGE SAFETY NET</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
Feb-20	-	-
Mar-20	2	228,293.40
Apr-20	6	1,073,996.73
May-20	6	1,075,653.42
Jun-20	6	1,077,855.81
Jul-20	6	1,012,134.84
Aug-20	5	1,014,381.11
Sep-20	5	1,016,135.82
Oct-20	3	609,825.75
Nov-20	-	-
Dec-20	-	-
Jan-21	-	-

<u>COVID-19 Hardship</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
Feb-20	-	-
Mar-20	-	-
Apr-20	4	844,960.57
May-20	4	847,192.01
Jun-20	4	849,925.41
Jul-20	4	785,354.94
Aug-20	3	788,156.05
Sep-20	3	790,399.37
Oct-20	1	384,072.84
Nov-20	-	-
Dec-20	-	-
Jan-21	-	-

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