

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

<u>COLLATERAL INFORMATION</u>	<u>At Issue</u>	<u>Dec - 15</u>
Total pool size:	\$49,798,430	\$37,115,786.58
Total Number Of Loans (UnConsolidated):	266	181
Total number of loans (consolidating split loans):	158	125
Average loan Size:	\$315,180	\$296,926.29
Maximum loan size:	\$946,374	\$887,825.27
Total property value:	\$78,656,604	\$61,528,688.00
Number of Properties:	170	134
Average property value:	\$462,686	\$459,169.31
Average current LVR:	64.33%	61.95%
Average Term to Maturity (months):	309	294.81
Maximum Remaining Term to Maturity (months):	356	341.82
Weighted Average Seasoning (months):	37	49.93
Weighted Average Current LVR:	68.95%	66.92%
Weighted Average Term to Maturity (months):	318	303.63
% of pool with loans > \$500,000:	29.94%	23.65%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	90.86%	90.37%
% Fixed Rate Loans(Value):	24.10%	18.88%
% Interest Only loans (Value):	42.83%	43.14%
Weighted average mortgage interest:	5.19%	4.86%
Investment Loans:	25.54%	25.14%

<u>Outstanding Balance Distribution</u>	<u>\$ % at Issue</u>	<u>Dec - 15</u>
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	2.10%	2.13%
> \$100,000 and ≤ \$150,000	2.24%	2.20%
> \$150,000 and ≤ \$200,000	7.63%	11.13%
> \$200,000 and ≤ \$250,000	9.48%	10.52%
> \$250,000 and ≤ \$300,000	9.84%	12.69%
> \$300,000 and ≤ \$350,000	12.21%	7.92%
> \$350,000 and ≤ \$400,000	9.05%	10.94%
> \$400,000 and ≤ \$450,000	12.71%	12.43%
> \$450,000 and ≤ \$500,000	4.80%	6.38%
> \$500,000 and ≤ \$550,000	5.24%	4.27%
> \$550,000 and ≤ \$600,000	6.81%	1.52%
> \$600,000 and ≤ \$650,000	5.06%	5.02%
> \$650,000 and ≤ \$700,000	2.69%	1.82%
> \$700,000 and ≤ \$750,000	1.41%	1.94%
> \$750,000 and ≤ \$800,000	1.58%	2.13%
> \$800,000 and ≤ \$850,000	1.64%	2.24%
> \$850,000 and ≤ \$900,000	1.73%	4.71%
> \$900,000 and ≤ \$950,000	3.78%	0.00%
Total	100.00%	100.00%

<u>Outstanding Balance LVR Distribution</u>	<u>\$ % at Issue</u>	<u>Dec - 15</u>
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	0.85%	1.02%
> 25% and ≤ 30%	0.93%	0.00%
> 30% and ≤ 35%	1.50%	4.00%
> 35% and ≤ 40%	1.12%	1.79%
> 40% and ≤ 45%	3.32%	1.83%
> 45% and ≤ 50%	2.42%	5.67%
> 50% and ≤ 55%	3.57%	5.40%
> 55% and ≤ 60%	3.19%	4.79%
> 60% and ≤ 65%	11.67%	10.81%
> 65% and ≤ 70%	20.01%	22.30%
> 70% and ≤ 75%	11.88%	11.75%
> 75% and ≤ 80%	24.60%	15.33%
> 80% and ≤ 85%	5.52%	5.44%
> 85% and ≤ 90%	7.01%	8.38%
> 90% and ≤ 95%	2.40%	1.52%
> 95% and ≤ 100%	0.00%	0.00%
Total	100.00%	100.00%

<u>Mortgage Insurance</u>	<u>\$ % at Issue</u>	<u>Dec - 15</u>
Genworth	25.95%	22.16%
QBE	3.16%	2.92%
Total	29.11%	25.08%

<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Dec - 15</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%	3.02%
> 21 mths and ≤ 24 mths	11.31%	1.91%
> 24 mths and ≤ 36 mths	32.40%	28.72%
> 36 mths and ≤ 48 mths	11.22%	40.60%
> 48 mths and ≤ 60 mths	2.78%	9.15%
> 60 mths and ≤ 72 mths	2.41%	5.27%
> 72 mths and ≤ 84 mths	0.45%	2.63%
> 84 mths and ≤ 96 mths	1.36%	0.49%
> 96 mths and ≤ 108 mths	2.50%	0.00%
> 108 mths and ≤ 120 mths	3.94%	0.54%
> 120 mths	2.09%	7.67%
Total	100.00%	100.00%

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Dec - 15</u>
ACT - Metro	0.00%	0.00%
Total ACT	0.00%	0.00%
NSW - Inner city	0.63%	0.00%
NSW - Metro	32.27%	30.10%
NSW - Non metro	11.21%	11.15%
Total NSW	44.11%	41.25%
NT - Metro	0.00%	0.00%
NT - Non metro	0.00%	0.00%
Total NT	0.00%	0.00%
QLD - Inner city	0.84%	1.10%
QLD - Metro	8.51%	9.71%
QLD - Non metro	9.63%	9.76%
Total QLD	18.98%	20.57%
SA - Inner city	0.00%	0.00%
SA - Metro	4.56%	5.74%
SA - Non metro	0.75%	0.99%
Total SA	5.31%	6.73%
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.33%	0.45%
TAS - Non metro	0.70%	0.39%
Total TAS	1.03%	0.85%
VIC - Inner city	0.58%	0.78%
VIC - Metro	19.32%	20.42%
VIC - Non metro	0.78%	0.87%
Total VIC	20.68%	22.07%
WA - Inner city	1.12%	0.00%
WA - Metro	8.76%	8.54%
WA - Non metro	0.00%	0.00%
Total WA	9.88%	8.54%
Total Inner City	3.17%	1.88%
Total Metro	73.76%	74.96%
Total Non Metro	23.07%	23.16%
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>
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%

<u>MORTGAGE SAFETY NET</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
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	-	-

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