Article 122a of CRD2 retention of interest report for Progress 2013-1 Trust

Transaction Name:
Closing Date:
Maturity Date:
Payment Date:
Business Day for Payments:
Determination Date & Ex-Interest Date: CRD2 Pool Wednesday, 18th September 2013 Friday, 23th September 2044

Note

AMP Bank Limited will retain on an ongoing basis a net economic interest in randomly selected exposure equivalent

<u>COLLATERAL INFORMATION</u>	At Issue	<u>Feb - 16</u>
Total pool size:	\$32,503,842.35	\$15,466,820.49
Total Number Of Loans (UnConsolidated):	161	96
Total number of loans (consolidating split loans):	96	53
Average loan Size:	\$338,581.69	\$291,826.80
Maximum loan size:	\$958,925.07	\$912,910.48
Total property value:	\$51,352,189.00	\$27,478,689.00
Number of Properties:	106	59
Average property value:	\$484,454.61	\$465,740.49
Average current LVR: Average Term to Maturity (months):	62.98% 313.49	57.11% 279.55
Maximum Remaining Term to Maturity (months):	351.88	317.00
Weighted Average Seasoning (months):	37.68	69.87
Weighted Average Current LVR:	68.40%	64.05%
Weighted Average Term to Maturity (months):	316.74	283.51
% of pool with loans > \$500,000:	33.66%	28.80%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	90.00%	80.80%
% Fixed Rate Loans(Value):	35.51%	10.60%
% Interst Only loans (Value):	40.27%	32.83%
Weighted Average Mortgage Interest:	5.60%	4.82%
Investment Loans:	17.20%	18.42%
Outstanding Balance Distribution	\$ % at Issue	<u>Feb - 16</u>
> \$0 and ≤ \$100,000	0.87%	2.42%
> \$100,000 and ≤ \$150,000	2.82%	5.48%
> \$150,000 and ≤ \$200,000	8.35%	6.27%
> \$200,000 and ≤ \$250,000	4.13%	10.23%
> \$250,000 and ≤ \$300,000	12.55%	14.09%
> \$300,000 and ≤ \$350,000	10.88%	14.33%
> \$350,000 and ≤ \$400,000	10.64%	9.75%
> \$400,000 and ≤ \$450,000	8.99%	5.58%
> \$450,000 and ≤ \$500,000	7.11%	3.05%
> \$500,000 and ≤ \$550,000	3.18%	6.70%
> \$550,000 and < \$600,000	5.24% 5.80%	7.48% 4.01%
> \$600,000 and ≤ \$650,000 > \$650,000 and ≤ \$700,000		0.00%
> \$650,000 and ≤ \$700,000 > \$700,000 and ≤ \$750,000	2.12% 6.69%	4.72%
> \$750,000 and ≤ \$800,000	0.00%	0.00%
> \$800,000 and ≤ \$850,000	4.97%	0.00%
> \$850,000 and ≤ \$900,000	2.71%	0.00%
> \$900,000 and \(\leq \) \$950,000	0.00%	5.90%
		5.90% 0.00%
> \$900,000 and ≤ \$950,000	0.00%	
> \$900,000 and ≤ \$950,000 > \$950,000 and ≤ \$1,000,000	0.00% 2.95%	0.00%
> \$900,000 and ≤ \$950,000 > \$950,000 and ≤ \$1,000,000 Total	0.00% 2.95% 100.00%	0.00% 100.00%
> \$900,000 and ≤ \$950,000 > \$950,000 and ≤ \$1,000,000 Total Outstanding Balance LVR Distribution	0.00% 2.95% 100.00% \$ % at Issue	0.00% 100.00% Feb - 16
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> \$900,000 and \$ \$950,000 > \$950,000 and \$ \$1,000,000 Total Outstanding Balance LVR Distribution > 0% and \$ 25% > 25% and \$ 30% > 30% and \$ 35% > 35% and \$ 40% > 40% and \$ 45% > 55% and \$ 50% > 50% and \$ 55% > 55% and \$ 60% > 60% and \$ 65% > 56% and \$ 70% > 70% and \$ 75% > 70% and \$ 75% > 75% and \$ 80% > 80% and \$ 85% > 85% and \$ 90% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and \$ 9 mths > 9 mths and \$ 12 mths > 12 mths and \$ 12 mths > 12 mths and \$ 12 mths > 13 mths and \$ 13 mths > 18 mths and \$ 21 mths > 18 mths and \$ 21 mths > 12 mths and \$ 21 mths > 12 mths and \$ 21 mths > 13 mths and \$ 21 mths > 13 mths and \$ 21 mths > 14 mths and \$ 21 mths > 15 mths and \$ 21 mths > 15 mths and \$ 21 mths > 18 mths and \$ 21 mths > 18 mths and \$ 21 mths > 18 mths and \$ 21 mths	0.00% 2.95% 100.00% 2.95% 100.00% \$\frac{\$\\$ \text{at Issue}}{\$\} \text{1.27\%} \\ 0.34\% 2.34\% 2.64\% 2.54\% 2.39\% 3.13\% 7.08\% 7.44\% 13.27\% 12.39\% 35.41\% 7.99\% 16.3\% 100.00\% \$\frac{\$\\$ \text{at Issue}}{\$\} \text{2.48\%} 9.43\% 34.30\% \$\frac{\$\\$ \text{at Issue}}{\$\} \text{1.49\%} 0.44\% 1.06\% 2.57\% 6.40\% 30.62\%	0.00% 100.00% 100.00% Feb - 16 4.30% 0.99% 3.77% 1.55% 6.00% 4.42% 8.23% 3.01% 7.51% 8.22% 16.25% 33.75% 1.99% 0.00% 100.00% 100.00% 29.39% Feb - 16 23.35% 6.04% 29.39%
> \$950,000 and \$ \$950,000 > \$950,000 and \$ \$1,000,000 Total Outstanding Balance LVR Distribution > 0% and \$ 25% > 25% and \$ 30% > 30% and \$ 35% > 35% and \$ 40% > 40% and \$ 45% > 45% and \$ 50% > 50% and \$ 55% > 55% and \$ 60% > 50% and \$ 75% > 55% and \$ 70% > 70% and \$ 75% > 70% and \$ 75% > 70% and \$ 80% > 80% and \$ 80% > 80% and \$ 90% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and \$ 12 mths > 15 mths and \$ 15 mths > 12 mths and \$ 21 mths > 18 mths and \$ 21 mths > 18 mths and \$ 21 mths > 21 mths and \$ 24 mths > 24 mths and \$ 36 mths > 36 mths and \$ 48 mths	0.00% 2.95% 100.00% 2.95% 100.00% \$ at Issue 1.42% 0.34% 2.34% 2.54% 2.39% 3.13% 7.08% 7.44% 13.27% 12.39% 35.41% 7.99% 1.63% 100.00% \$ at Issue 24.88% 9.43% 34.30% \$ 4t Issue 1.49% 0.44% 1.06% 2.57% 22.76% 6.40% 30.62% 10.42%	0.00% 100.00% Feb - 16 4.30% 0.99% 3.77% 1.55% 6.00% 4.42% 8.23% 3.01% 7.51% 8.22% 16.25% 10.00% 100.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> \$950,000 and \$ \$950,000 > \$950,000 and \$ \$1,000,000 Total Outstanding Balance LVR Distribution > 0% and \$ 25% > 25% and \$ 30% > 30% and \$ 33% > 35% and \$ 40% > 40% and \$ 45% > 45% and \$ 50% > 50% and \$ 55% > 55% and \$ 60% > 60% and \$ 65% > 55% and \$ 60% > 70% and \$ 65% > 86% and \$ 70% > 70% and \$ 80% > 80% and \$ 90% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and \$ 9 mths > 9 mths and \$ 15 mths > 12 mths and \$ 15 mths > 15 mths and \$ 21 mths > 15 mths and \$ 21 mths > 21 mths and \$ 21 mths > 21 mths and \$ 24 mths > 24 mths and \$ 36 mths > 24 mths and \$ 48 mths > 48 mths and \$ 48 mths	0.00% 2.95% 100.00% 2.95% 100.00% \$ at Issue 1.42% 0.34% 2.34% 2.64% 2.54% 2.39% 3.13% 7.08% 7.44% 13.27% 12.39% 35.41% 7.99% 1.63% 100.00% \$ at Issue 24.88% 9.43% 34.30% \$ at Issue 1.49% 0.44% 1.06% 2.57% 22.76% 6.40% 30.62% 10.42% 11.39%	0.00% 100.00% Feb - 16 4.30% 0.99% 3.77% 1.55% 6.00% 4.42% 8.23% 3.01% 7.51% 8.22% 16.25% 33.75% 1.99% 0.00% 100.00% 5.04% 29.39% Feb - 16 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> \$900,000 and \$ \$950,000 > \$950,000 and \$ \$1,000,000 Total Outstanding Balance LVR Distribution > 0% and \$ 25% > 25% and \$ 30% > 30% and \$ 35% > 35% and \$ 40% > 40% and \$ 45% > 45% and \$ 50% > 50% and \$ 55% > 55% and \$ 60% > 60% and \$ 65% > 55% and \$ 70% > 70% and \$ 75% > 75% and \$ 80% > 80% and \$ 85% > 85% and \$ 70% > 70% and \$ 55% > 75% and \$ 80% > 80% and \$ 80% > 80% and \$ 80% > 80% and \$ 85% > 15% and \$ 10% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and \$ 12 mths > 12 mths and \$ 12 mths > 12 mths and \$ 12 mths > 12 mths and \$ 21 mths > 13 mths and \$ 21 mths > 14 mths and \$ 21 mths > 15 mths and \$ 48 mths > 15 mths and \$ 48 mths > 36 mths and \$ 48 mths > 36 mths and \$ 48 mths > 38 mths and \$ 60 mths > 36 mths and \$ 60 mths > 48 mths and \$ 60 mths > 60 mths and \$ 70 mths	0.00% 2.95% 100.00% 2.95% 100.00% \$\frac{\$\\$ \text{at Issue}}{\$\} \text{1.27\%} \\ 0.34\% 2.34\% 2.54\% 2.54\% 7.08\% 7.44\% 13.27\% 12.39\% 35.41\% 7.99\% 1.63\% 100.00\% \$\frac{\$\\$ \text{at Issue}}{\$\} \text{2.48\%} 9.43\% 34.30\% \$\frac{\$\\$ \text{at Issue}}{\$\} \text{2.48\%} 9.43\% 34.30\% \$\frac{\$\\$ \text{2 at Issue}}{\$\} \text{1.49\%} 0.44\% 1.06\% 2.57\% 6.40\% 30.62\% 10.42\% 11.39\% 2.88\%	0.00% 100.00% Feb - 16 4.30% 0.99% 3.77% 1.55% 6.00% 4.42% 8.23% 3.01% 7.51% 8.22% 16.25% 33.75% 1.99% 0.00% 100.00% 100.00% 6.04% 29.39% Feb - 16 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> \$950,000 and \$ \$950,000 > \$950,000 and \$ \$1,000,000 Total Outstanding Balance LVR Distribution > 0% and \$ 25% > 25% and \$ 30% > 30% and \$ 35% > 33% and \$ 40% > 40% and \$ 45% > 45% and \$ 50% > 50% and \$ 55% > 55% and \$ 60% > 50% and \$ 65% > 55% and \$ 70% > 70% and \$ 75% > 70% and \$ 75% > 70% and \$ 80% > 80% and \$ 80% > 80% and \$ 90% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and \$ 12 mths > 15 mths and \$ 15 mths > 12 mths and \$ 21 mths > 18 mths and \$ 21 mths > 21 mths and \$ 21 mths > 21 mths and \$ 24 mths > 24 mths and \$ 24 mths > 48 mths and \$ 48 mths > 48 mths and \$ 60 mths > 60 mths and \$ 72 mths > 72 mths and \$ 72 mths > 72 mths and \$ 84 mths > 72 mths and \$ 84 mths	0.00% 2.95% 100.00% 2.95% 100.00% \$	0.00% 100.00% Feb - 16 4.30% 0.99% 3.77% 1.55% 6.00% 4.42% 8.23% 3.01% 7.51% 8.22% 16.25% 10.25% 10.00% 100.00% 100.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> \$950,000 and \$ \$950,000 > \$950,000 and \$ \$1,000,000 Total Outstanding Balance LVR Distribution > 0% and \$ 25% > 25% and \$ 30% > 30% and \$ 35% > 35% and \$ 40% > 40% and \$ 45% > 45% and \$ 50% > 50% and \$ 55% > 55% and \$ 60% > 60% and \$ 65% > 55% and \$ 60% > 60% and \$ 65% > 70% and \$ 80% > 70% and \$ 80% > 70% and \$ 90% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and \$ 9 mths > 9 mths and \$ 15 mths > 12 mths and \$ 15 mths > 15 mths and \$ 21 mths > 18 mths and \$ 24 mths > 21 mths and \$ 24 mths > 24 mths and \$ 40 mths > 48 mths and \$ 60 mths > 60 mths and \$ 72 mths > 72 mths and \$ 80 mths > 60 mths and \$ 17 mths > 72 mths and \$ 80 mths > 60 mths and \$ 17 mths > 72 mths and \$ 20 mths	0.00% 2.95% 100.00% 2.95% 100.00% \$ at Issue 1.42% 0.34% 2.34% 2.64% 2.54% 2.39% 3.13% 7.08% 7.44% 13.27% 12.39% 35.41% 7.99% 1.63% 100.00% \$ at Issue 24.88% 9.43% 34.30% \$ at Issue 1.49% 0.44% 1.06% 2.57% 22.76% 6.40% 30.62% 10.42% 11.39% 2.88% 3.37% 1.29%	0.00% 100.00% Feb - 16 4.30% 0.99% 3.77% 1.55% 6.00% 4.42% 8.23% 3.01% 7.51% 8.22% 16.25% 33.75% 1.99% 0.00% 100.00% 100.00% 100.00% 0.00
> \$900,000 and \$ \$950,000 > \$950,000 and \$ \$1,000,000 Total Outstanding Balance LVR Distribution > 0% and \$ 25% > 25% and \$ 30% > 30% and \$ 35% > 35% and \$ 40% > 40% and \$ 45% > 45% and \$ 50% > 50% and \$ 55% > 55% and \$ 60% > 60% and \$ 65% > 56% and \$ 70% > 70% and \$ 75% > 75% and \$ 80% > 80% and \$ 85% > 85% and \$ 90% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and \$ 9 mths > 12 mths and \$ 12 mths > 12 mths and \$ 12 mths > 12 mths and \$ 21 mths > 13 mths and \$ 21 mths > 14 mths and \$ 21 mths > 15 mths and \$ 21 mths > 17 mths and \$ 21 mths > 18 mths and \$ 30 mths > 30 mths and \$ 48 mths > 48 mths and \$ 60 mths > 30 mths and \$ 77 mths > 77 mths and \$ 84 mths > 48 mths and \$ 96 mths > 96 mths and \$ 10 mths	0.00% 2.95% 100.00% 2.95% 100.00% \$ xt issue 1.42% 0.34% 2.54% 2.53% 3.13% 7.08% 7.44% 13.27% 12.39% 35.41% 7.99% 1.63% 100.00% \$ xt issue 24.88% 9.43% 34.30% \$ 34.30% \$ 2.55% 6.40% 0.44% 1.06% 2.57% 6.40% 30.62% 10.42% 11.39% 2.88% 3.37% 1.29% 3.24%	0.00% 100.00% Feb - 16 4.30% 0.99% 3.77% 1.55% 6.00% 4.42% 8.23% 3.01% 7.51% 8.22% 16.25% 33.75% 1.99% 0.00% 100.00% 100.00% 6.04% 29.39% Feb - 16 23.35% 6.04% 29.39% Feb - 16 23.35% 6.04% 29.39%
> \$950,000 and \$ \$950,000 > \$950,000 and \$ \$1,000,000 Total Outstanding Balance LVR Distribution > 0% and \$ 25% > 25% and \$ 30% > 30% and \$ 35% > 35% and \$ 40% > 40% and \$ 45% > 45% and \$ 50% > 50% and \$ 55% > 55% and \$ 60% > 50% and \$ 65% > 55% and \$ 70% > 70% and \$ 75% > 70% and \$ 75% > 70% and \$ 80% > 80% and \$ 80% > 80% and \$ 90% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and \$ 12 mths > 12 mths and \$ 15 mths > 12 mths and \$ 21 mths > 13 mths and \$ 21 mths > 14 mths and \$ 24 mths > 24 mths and \$ 24 mths > 24 mths and \$ 48 mths > 48 mths and \$ 96 mths > 60 mths and \$ 96 mths > 60 mths and \$ 96 mths > 60 mths and \$ 10 mths > 70 mths and \$ 96 mths > 60 mths and \$ 96 mths > 60 mths and \$ 96 mths > 60 mths and \$ 100 mths > 60 mths and \$ 96 mths > 60 mths and \$ 100 mths > 60 mths and \$ 96 mths > 60 mths and \$ 96 mths > 60 mths and \$ 100 mths > 60 mths and \$ 96 mths > 60 mths and \$ 100 mths	0.00% 2.95% 100.00% 2.95% 100.00% \$	0.00% 100.00% Feb - 16 4.30% 0.99% 3.77% 1.55% 6.00% 4.42% 8.23% 3.01% 7.51% 8.22% 16.25% 10.25% 10.00% 100.00% 100.00% 29.39% Feb - 16 0.00%
> \$900,000 and \$ \$950,000 > \$950,000 and \$ \$1,000,000 Total Outstanding Balance LVR Distribution > 0% and \$ 25% > 25% and \$ 30% > 30% and \$ 35% > 35% and \$ 40% > 40% and \$ 45% > 45% and \$ 50% > 50% and \$ 55% > 55% and \$ 60% > 60% and \$ 65% > 56% and \$ 70% > 70% and \$ 75% > 75% and \$ 80% > 80% and \$ 85% > 85% and \$ 90% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and \$ 9 mths > 12 mths and \$ 12 mths > 12 mths and \$ 12 mths > 12 mths and \$ 21 mths > 13 mths and \$ 21 mths > 14 mths and \$ 21 mths > 15 mths and \$ 21 mths > 17 mths and \$ 21 mths > 18 mths and \$ 30 mths > 30 mths and \$ 48 mths > 48 mths and \$ 60 mths > 30 mths and \$ 77 mths > 77 mths and \$ 84 mths > 48 mths and \$ 96 mths > 96 mths and \$ 10 mths	0.00% 2.95% 100.00% 2.95% 100.00% \$ xt issue 1.42% 0.34% 2.54% 2.53% 3.13% 7.08% 7.44% 13.27% 12.39% 35.41% 7.99% 1.63% 100.00% \$ xt issue 24.88% 9.43% 34.30% \$ 34.30% \$ 2.55% 6.40% 0.44% 1.06% 2.57% 6.40% 30.62% 10.42% 11.39% 2.88% 3.37% 1.29% 3.24%	0.00% 100.00% Feb - 16 4.30% 0.99% 3.77% 1.55% 6.00% 4.42% 8.23% 3.01% 7.51% 8.22% 16.25% 33.75% 1.99% 0.00% 100.00% 100.00% 6.04% 29.39% Feb - 16 23.35% 6.04% 29.39% Feb - 16 23.35% 6.04% 29.39%

Geographic Distribution		\$ % at Issue		<u>Feb - 16</u>
ACT - Metro Total ACT		4.83% 4.83%		2.61% 2.61%
Total ACT		4.8376	,	2.01/6
NSW - Inner city		0.00%		0.00%
NSW - Metro		25.61%		20.37%
NSW - Non metro Total NSW		12.37% 37.97%		11.99%
lotal NSW		37.97%)	32.36%
NT - Metro		0.00%		0.00%
NT - Non metro		0.00%		0.00%
Total NT		0.00%		0.00%
QLD - Inner city		0.00% 3.74%		0.00% 6.06%
QLD - Metro QLD - Non metro		3.74% 0.57%		1.26%
Total QLD		4.31%		7.32%
Total Q25		113270	•	7.5270
SA - Inner city		0.00%		0.00%
SA - Metro		8.40%		12.45%
SA - Non metro		2.87%		0.00%
Total SA		11.27%		12.45%
TAS - Inner city		0.00%		0.00%
TAS - Metro		0.00%		0.00%
TAS - Non metro		0.00%		0.00%
Total TAS		0.00%		0.00%
VIC - Inner city		0.00%		0.00%
VIC - Metro		24.52%		22.90%
VIC - Non metro		2.38%		2.97%
Total VIC		26.90%)	25.88%
WA - Inner city		0.00%		0.00%
WA - Metro		13.27%		16.34%
WA - Non metro		1.45%		3.05%
Total WA		14.72%		19.39%
Tabellan on City		0.000		0.000/
Total Inner City Total Metro		0.00% 80.36%		0.00% 80.73%
Total Non Metro		19.64%		19.27%
Total		100.00%		100.00%
ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Sep-14 Oct-14	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Nov-14	0.00%	0.00%	0.00%	0.00%
Dec-14	0.00%	0.00%	0.00%	0.00%
Jan-15	0.00%	0.00%	0.00%	0.00%
Feb-15	0.00%	0.00%	0.00%	0.00%
Mar-15	0.00%	0.00%	0.00%	0.00%
Apr-15	0.00%	0.00%	0.00%	0.00%
May-15	0.00%	0.00%	0.00%	0.00%
Jun-15	0.00%	0.00%	0.00%	0.00%
Jul-15 Aug-15	0.00% 0.00%	0.00% 0.00%	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%
MORTGAGE SAFETY NET	No of Assounts	Amount (¢)		
MONTONGE SAFETT NET	No of Accounts NIL	<u>Amount (\$)</u> NIL		
MORTGAGE IN POSSESSION	No of Accounts NIL	Amount (\$) NIL		
MORTGAGE INSURANCE	No. of claims	Gross claim (A\$)	Gross payment (A\$)	LMI net loss
2013 2014	-	-	-	-
4017	-	-	-	-